

L&N Federal Credit Union Privacy Policy

FACTS

WHAT DOES L&N FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number and Income
- Account Balances and Payment History
- Credit History and Credit Scores

When you close your account, we continue to share your information about you as described in this notice.

How?

All financial companies need to share member's personal information to run their everyday business - to process transactions, maintain accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their member's personal information; the reasons L&N Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does L&N Federal Credit Union share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	No	We Do Not Share
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	We Do Not Share
For our affiliates to market to you	No	We Do Not Share
For nonaffiliates to market to you	No	We Do Not Share

Contact Information

For more information on our Privacy Policy, you may write to us at L&N Federal Credit Union • 9203 Smyrna Parkway • Louisville, KY 40229 or call us at 502.368.5858 / 800.292.2905 or visit our website at www.LNFCU.com

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Sharing Practices

How often does L&N Federal Credit Union notify me about their practices?

We must notify you about our sharing practices when you open an account and each year while you are a member.

How does L&N Federal Credit Union protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does L&N Federal Credit Union collect my personal information?

We collect your personal information, for example, when you:

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit sharing only for:

- affiliates' everyday business purposes - information about your credit worthiness
- affiliates to market to you
- nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Everyday Business Purposes

The actions necessary by financial companies to run their business and manage customer accounts, such as:

- processing transactions, mailing, and auditing services
- providing information to credit bureaus
- responding to court orders and legal investigations

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies. L&N FCU does not share with our affiliates so they can market to you.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies. L&N FCU does not share with non-affiliates so they can market to you.

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you. L&N FCU does not jointly market.

Privacy Policy Summary

L&N Federal Credit Union respects your privacy and are committed to providing a transparent notice of our privacy practices.

As you review this Privacy Policy, here are a few general principles to keep in mind:

- L&N FCU primarily offers personal, household or family financial products or services. If you are a consumer or customer of a personal, household, or family financial product or service, separate privacy practices may apply. Please refer to our Privacy Notice [here](#).
- This policy describes the types of information L&N FCU may collect from you offline or when you visit our websites, including www.Lnfcu.com (our “Website”), our Mobile App, and our practices for collecting, using, maintaining, protecting, and disclosing that information.
- Our online services are designed and intended to be accessed from the United States.

Please read this policy carefully to understand our policies and practices regarding your information and how L&N FCU will treat it. This policy may change from time to time. If you have questions after reviewing this policy, please contact us at MemberServices@Lnfcu.com.

This policy applies to information L&N FCU collects:

- On this Website
- In email, text, and other electronic messages between you and this Website
- Through mobile and desktop applications you download, which provide dedicated non-browser-based interaction
- When you interact with our employees or associates in person or on the phone, or through our call centers
- When you provide us information offline, *for example* when you visit a bank branch location
- When you interact with our advertising and applications on third-party websites and services

Information L&N FCU Collects About You

L&N FCU collects several types of information from and about you, including:

- **Information provided by you**, such as name, address, email address, telephone number, social security number, education, employment, financial information, username/password, limited location information (for example, a zip code to help you find a nearby ATM), and other personally identifying information.
- **Information provided by third parties** about you, such as from credit reporting agencies, lead generators, and tax preparation servicers.
- **Information collected automatically** as you navigate through the site. Information collected automatically may include usage details, IP addresses, your internet connection, the equipment you use to access our Website, and information collected through cookies, location services, and other tracking technologies.

L&NFCU Mobile

For your convenience, L&N FCU offers you the ability to access some of our products and services through mobile applications and mobile-optimized websites (“L&N FCU Mobile”). When you interact with us through L&N FCU Mobile, we may also collect additional information such as unique device identifiers for your mobile device, personal information such as your first name for personalization purposes, device settings, information about your location, and analytical information about how you use your mobile device and interact with our mobile app. We will ask your permission before collecting certain information through L&N FCU Mobile. For the collection of location information, you may select whether to deny access, allow access only while the app is in use, and allow access in the background even when the app is not in use. Location information is used to enable delivery of relevant and timely information and is also used to support advertising and promotion activities. Location access can be edited by you at any time the device settings.

How L&N FCU Uses Your Information

- Processing applications and transactions
- Verifying your identity (such as when you access your account information)
- Presenting our Website and Mobile App’s contents to you
- Providing you with information, products or services that you request from us
- Providing you with notices about your account
- Carrying out our obligations and enforcing our rights arising from any contracts entered into between you and us, including for billing and collection
- Working with partners to provide you with products or services that may be of interest to you
- Preventing fraud and enhancing the security of your account or our online services
- Responding to your requests and communicating with you
- Managing your preferences
- Performing analytics concerning your use of Our online services, including your responses to Our emails and the pages and advertisements you view
- Providing you tailored content and marketing messages
- Operating, evaluating and improving Our business (including developing new products and services; improving existing products and services; performing data analytics; and performing accounting, auditing and other internal functions)
- Fulfilling any other purpose for which you provide it and in any other way L&N FCU may describe when you provide the information
- Complying with and enforcing applicable legal requirements, relevant industry standards, contractual obligations and our policies
- For any other purpose with your consent
- For any other purposes that we may specifically disclose at the time you provide, or we collect your information

L&N FCU may also use data that we collect on an aggregate or anonymous basis (such that it does not identify any individual customers) for various business purposes, where permissible under applicable laws and regulations.

Disclosure of Your Information

L&N FCU may disclose information that we collect, or you provide as described in this privacy policy:

- To our subsidiaries and affiliates, subject to our Privacy Notice at [here](#)
- To contractors, service providers, and other third parties L&N FCU uses to support our everyday business
- To a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of Company's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which Personal Information held by Company about our Website users is among the assets transferred
- To fulfill the purpose for which you provide it (for example, to service your financial account, to process your inquiry regarding an L&N FCU product or to purchase a home)
- For any other purpose disclosed by us when you provide the information
- For any other disclosure with your consent

L&N FCU may also disclose your Personal Information:

- To comply with any court order, law, or legal process, including to respond to any government, regulatory, or law enforcement request
- To enforce or apply our Terms and Conditions and other agreements, including for billing and collection purposes
- If L&N FCU believe disclosure is necessary or appropriate to protect the rights, property, or safety of Company, our customers, or others (this includes exchanging information with other companies and organizations for the purposes of fraud protection and credit risk reduction)

L&N FCU may disclose aggregated information about our users, and information that does not identify an individual.

Consumer Financial Privacy Notice

If you have inquired about or obtained a personal or household financial product or service from L&N FCU please also carefully read L&N FCU's consumer Privacy Notice [here](#), that applies to you below to understand how your information is protected.

Children Under the Age of 16

L&N FCU's website is not intended for children under 16 years of age. No one under age 16 may provide any information to or on the website. L&N FCU does not knowingly collect Personal Information from children under 16. If you are under 16, do not use or provide any information to or on this website or through any of its features. If we learn we have collected or received Personal Information from a child under 16 without verification of parental consent, we will delete that information. If you believe we might have any information from or about a child under 16, please contact in one of the ways provided in the Contact Information section, below.

Social Security Number Protection Policy

Social Security numbers are classified as “Confidential” information under L&N FCU’s Information Security and Privacy Policies. As such, Social Security numbers may only be accessed by and disclosed to L&N FCU associates and others with a legitimate business purpose in accordance with applicable laws and regulations. Social Security numbers, whether in paper or electronic form, are subject to physical, electronic, and procedural safeguards, and must be stored, transmitted, and disposed of in accordance with the provisions of the Information Security Policy applicable to Confidential information. These restrictions apply to all Social Security numbers collected or retained by L&N FCU in connection with member, employee, or other relationships.

Data Security

L&N FCU has implemented reasonable measures designed to secure your Personal Information from accidental loss and from unauthorized access, use, alteration, and disclosure. The safety and security of your information also depends on you. Where L&N FCU has given you (or where you have chosen) a password for access to certain parts of our Website, you are responsible for keeping this password confidential. We ask you not to share your password with anyone.

Changes to Our Privacy Policy

It is our policy to post any changes.

Effective Date: April 16, 2021

Last Revised on: April 16, 2021

Last Reviewed on: April 16, 2021