

**FACTS****WHAT DOES LATVIAN HERITAGE FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.	
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>■ [account balances] and [account history]</li> <li>■ [credit history] and [credit scores]</li> </ul>	
<b>How?</b>	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons <b>[LATVIAN HERITAGE FEDERAL CREDIT UNION]</b> chooses to share; and whether you can limit this sharing.	
<b>Reasons we can share your personal information</b>	<b>Does Latvian Heritage Federal C.U. share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>YES</b>	<b>NO</b>
<b>For our marketing purposes—</b> to offer our products and services to you	<b>NO</b>	<b>NO</b>
<b>For joint marketing with other financial companies</b>	<b>NO</b>	<b>NO</b>
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	<b>NO</b>	<b>NO</b>
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	<b>NO</b>	<b>NO</b>
<b>For our affiliates to market you</b>	<b>NO</b>	<b>NO</b>
<b>For nonaffiliates to market to you</b>	<b>NO</b>	<b>NO</b>
<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Call <b>616-454-8012</b> —our menu will prompt you through your choice(s)</li> <li>■ Visit us online: <a href="http://www.latvianheritage.org">www.latvianheritage.org</a></li> <li>■ Mail the <b>form</b> below</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information [30] days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>	
<b>Questions?</b>	Call <b>616-454-8012</b> or go to <a href="http://www.latvianheritage.org">www.latvianheritage.org</a>	

Who we are	
Who is providing this service	Board of the Latvian Heritage Federal Credit Union
What we do	
How does <b>Latvian Heritage Federal C.U.</b> 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 <b>Latvian Heritage Federal C.U.</b> collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ apply for a loan</li> <li>■ open an account</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies, as needed.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	<b>Your choices will apply to everyone on your account—unless you tell us otherwise</b>
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies.
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
Other important information	
Call us at 616-454-8012 or visit our web site at <a href="http://www.latvianheritage.org">www.latvianheritage.org</a>	