



# Our Privacy Pledge

<b>FACTS</b>	<b>What does Lighthouse Community Credit Union (LHCCU) do with your personal information?</b>
<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>• Social Security Number (SSN) and Employment History</li> <li>• Account Balances and Account Transactions</li> <li>• Credit History and Credit Scores</li> </ul> When you are <i>no longer</i> our member, we continue to share your information as described in this notice.
<b>How?</b>	All financial companies need to share member’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member’s personal information; the reasons LHCCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does LHCCU share?	Can you limit this sharing?
<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	Yes	No
<b>For our marketing purposes -</b> To offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates’ everyday business purposes -</b> Information about your transactions and experiences	Yes	No
<b>For our affiliates’ everyday business purposes -</b> Information about your creditworthiness	No	We don’t share
<b>For non-affiliates to market to you</b>	No	We don’t share

<b>Questions?</b>	<b>Call 1-800-694-8329 or go to <a href="http://www.lhccu.com">www.lhccu.com</a></b>
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*“Guiding Your Financial Future”*

Who We Are	
Who is providing this notice?	<b>Lighthouse Community Credit Union</b> 702 Jefferson Street, Vancouver, WA 98660

What We Do	
How does LHCCU 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. LHCCU restricts access to your personal and account information to those employees who need to know that information.
How does LHCCU collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account or apply for a loan</li> <li>• Use your debit card or visit our website to pay your bills</li> <li>• Make deposits or withdrawals from your account</li> </ul> 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 only <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 non-affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial or nonfinancial companies. <ul style="list-style-type: none"> <li>• LHCCU has no affiliates</li> </ul>
Non-affiliates	Companies not related by common ownership or control. They can be financial or nonfinancial companies. <ul style="list-style-type: none"> <li>• LHCCU has sharing relationships with non-affiliates that allow the Credit Union to provide financial services to you, such as debit cards and check printing.</li> </ul>
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• LHCCU may enter into joint marketing agreements to offer insurance products and other services.</li> </ul>

Other Important Information	
<b>E-Privacy</b>	
At our website, <a href="http://www.lhccu.com">www.lhccu.com</a> , you may apply for loans and services and you may communicate with us via e-mail. To protect the information you provide us online, we use multiple levels of security. The application information we accept online and our Online Banking service relies on industry standard "Secure Sockets Layer" (SSL) encryption to secure your transaction information and communication. Generally, our e-mails are not secure. However, if we ask you to e-mail us information other than your name, address, e-mail address, and/or phone number, it will be obtained using a secure (SSL) e-mail form.	