

<b>Facts</b>	<b>WHAT DOES JUNCTION BELL FEDERAL CREDIT UNION 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 and transaction history</li> <li>• account balances and payment 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 Junction Bell Federal Credit Union chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does Junction Bell Federal Credit Union 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	Yes	No
<b>For our marketing purposes</b> - to offer our products and services to you	Yes	Yes
<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	No	We Don't Share
<b>For our affiliates' everyday business purposes</b> - Information about your creditworthiness	No	We Don't Share
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For non-affiliates to market to you</b>	No	We Don't Share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>▪ Call 970-242-3100 or toll free 1-844-544-5418- Option 4</li> </ul> Please note: If you are a <i>new</i> member, we can begin sharing your information 0 days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
<b>Questions?</b>	Call 970-242-3100 or 1-844-544-5418

<b>What we do</b>	
<b>How does Junction Bell Federal Credit Union protect my personal information?</b>	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.

<p><b>How does Junction Bell Federal Credit Union collect my personal information?</b></p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ open an account or deposit money</li> <li>▪ pay your bills or apply for a loan</li> <li>▪ use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p><b>Why can't I limit all sharing?</b></p>	<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 non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<p><b>What happens when I limit sharing for an account I hold with someone else?</b></p>	<p>Your choices will apply to everyone on your account.</p>

**Definitions**

<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>▪ Centennial Lending</li> </ul>
<p><b>Non-affiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>▪ ICUL</li> </ul>
<p><b>Joint marketing</b></p>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ CUNA Mutual Insurance Company</li> </ul>

**Other important information**



**Mail-in From**

<p><b>Leave Blank OR</b> (If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choices only to me)</p>	<p><input type="checkbox"/> Do not share information about my credit worthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.</p>		
	<p><b>Name:</b></p>		<p><b>Mail to:</b> Junction Bell Federal Credit Union</p>
	<p><b>Address:</b></p>		<p><b>Financial Institution:</b> Junction Bell Federal Credit Union</p>
			<p><b>Address 1</b> 504 Court Road</p>
	<p><b>City:</b></p>	<p><b>State:</b></p>	<p><b>Zip:</b></p>