

Important Account Information for Our Members

FACTS	WHAT DOES KH NETWORK 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number ■ Account balances and payment history ■ Credit History and credit scores ■ Assets and income
How?	<p>When you are no longer a member, we continue to share your information as described in this notice.</p> <p>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 KH Network Credit Union chooses to share; and whether you can limit this sharing.</p>

Reasons we can share your personal information	Does KHNCU 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	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – Information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – Information about your credit worthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Who we are	
Who is providing this notice?	KH Network Credit Union
What we do	
How does KHNCU protect my personal information?	To protect your personal information from unauthorized use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also restrict access to information about you to employees who need to know that information to provide products and services to you.
How does KHNCU collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ■ Open an account or apply for a loan ■ Show your government-issued ID ■ Use your credit card or debit card <p>We also collect your personal information from other companies such as credit bureaus, affiliates, or other companies.</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"> ■ Sharing for affiliates' everyday business purposes – Information about your creditworthiness ■ Affiliates from using your information to market to you ■ Sharing for nonaffiliates to market to you
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">▪ We have no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">▪ We do not share with our nonaffiliates so they can market to you
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">▪ Our joint marketing partners include companies that provide insurance products

Other Important Information

How often does KH Network 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.

Security Statement

KH Network Credit Union takes every precaution necessary to assure that your private financial information transmitted through the internet is safe and secure. KH Network Credit Union is not liable for content or availability of linked sites. If you have any concerns, please contact the Supervisor at 937-558-9070. Thank you.

USA Patriot Act

On October 26, 2001, President Bush signed into law the USA Patriot Act. The purpose of this law is to help protect you, your family and our country from terrorism by preventing terrorist financing. We want you to know that section 326 of the Act requires our credit union to verify the identity of all new members. All financial institutions are required to comply with the final regulations of this Act as of October 1, 2003.

If you are an existing member who joined KH Network Credit Union before the USA Patriot Act rules became effective, we may need to re-verify your identity when you request a new deposit account, apply for a loan or are added as a signatory to a new or existing deposit or loan account. For transactions performed over the phone, we may ask for your password you selected in order to identify you. If you have not selected a password, please visit any one of our convenient branch locations to complete a new signature card. We may also ask for your government issued identification from time-to-time when you perform account transactions.

We ask for your understanding as we work to support these efforts to maintain the security of your funds and our country. Please speak with a credit union staff member if you have any questions or concerns about our identity verification procedures.

Questions?

Call 937-558-9070