

FACTS

WHAT DOES Les Bois 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?	<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 and Payment History * Account Balances and Assets * Credit Scores and Credit History
--------------	--

How?	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 Les Bois Federal Credit Union chooses to share; and whether you can limit this sharing.
-------------	--

Reasons we can share your personal information	Does Les Bois 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 to 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 don't share
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 creditworthiness.	No	We don't share
For non-affiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> * Call toll free (800) 444-6528 or (208) 493-0160 and speak to a Member Service Representative * Visit any one of our branches and speak to a Member Service Representative. * Email us at cumail@lesboisfcu.org <p>Please note:</p> <p>If you are a <i>new</i> member, we can begin sharing your information 30 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.</p> <p>However, you can contact us at any time to limit our sharing.</p>
-----------------------------	--

Questions?	<ul style="list-style-type: none"> * Call toll free (800) 444-6528 or (208) 493-0160 and speak to a Member Service Representative * Email us at cumail@lesboisfcu.org or visit www.lesboisfcu.org
-------------------	--

Who we are

Who is providing this notice?	Les Bois Federal Credit Union
-------------------------------	-------------------------------

What we do

How does Les Bois 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 Les Bois Federal Credit Union 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 * give income information or provide employment information * provide account information <p>We also collect your personal information from others, 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 <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?	Your choices will apply to everyone on your account - unless you tell us otherwise.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>* <i>Les Bois Federal Credit Union has no affiliates.</i></p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>* <i>Les Bois Federal Credit Union does not share with nonaffiliates so they can market to you.</i></p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>* <i>Les Bois Federal Credit Union doesn't jointly market.</i></p>