

<b>FACTS</b>	<b>WHAT DOES STAGEPOINT 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>	<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"> <li>• Social Security number and income</li> <li>• Account balances, payment history, transaction or loss history</li> <li>• Credit history, credit card or other debt</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>																									
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, We list reasons financial companies can share their customers' personal information, the reasons StagePoint Federal Credit Union chooses to share; and whether you can limit this sharing.																									
<table border="1"> <thead> <tr> <th>Reasons We can share Your personal information</th> <th>Does the Credit Union share?</th> <th>Can You limit this sharing?</th> </tr> </thead> <tbody> <tr> <td><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</td> <td><b>YES</b></td> <td><b>NO</b></td> </tr> <tr> <td><b>For our marketing purposes</b> - to offer our products and services to you</td> <td><b>YES</b></td> <td><b>NO</b></td> </tr> <tr> <td><b>For joint marketing with other financial companies</b></td> <td><b>YES</b></td> <td><b>NO</b></td> </tr> <tr> <td><b>For our affiliates' everyday business purposes</b> - information about Your transactions and experiences</td> <td><b>NO</b></td> <td><b>WE DON'T SHARE</b></td> </tr> <tr> <td><b>For our affiliates' everyday business purposes</b> - information about Your creditworthiness</td> <td><b>NO</b></td> <td><b>WE DON'T SHARE</b></td> </tr> <tr> <td><b>For our affiliates to market to You</b></td> <td><b>NO</b></td> <td><b>WE DON'T SHARE</b></td> </tr> <tr> <td><b>For non-affiliates to market to You</b></td> <td><b>NO</b></td> <td><b>WE DON'T SHARE</b></td> </tr> </tbody> </table>			Reasons We can share Your personal information	Does the Credit Union 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	<b>YES</b>	<b>NO</b>	<b>For our marketing purposes</b> - to offer our products and services to you	<b>YES</b>	<b>NO</b>	<b>For joint marketing with other financial companies</b>	<b>YES</b>	<b>NO</b>	<b>For our affiliates' everyday business purposes</b> - information about Your transactions and experiences	<b>NO</b>	<b>WE DON'T SHARE</b>	<b>For our affiliates' everyday business purposes</b> - information about Your creditworthiness	<b>NO</b>	<b>WE DON'T SHARE</b>	<b>For our affiliates to market to You</b>	<b>NO</b>	<b>WE DON'T SHARE</b>	<b>For non-affiliates to market to You</b>	<b>NO</b>	<b>WE DON'T SHARE</b>
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<b>Questions?</b>	Call (888) 745-5406																									
<b>What We do</b>																										
<b>How does StagePoint 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.																									
<b>How does StagePoint Federal Credit Union collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account or show your driver's license</li> <li>• apply for a loan or give us employment history</li> <li>• give us your contact information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>																									
<b>Why can't I limit all sharing?</b>	<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 you</li> <li>• sharing for non-affiliates to market you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>																									

## Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies.
<b>Non-Affiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <i>Laramie Plains FCU does not share with non-affiliates so they can market to you.</i>
<b>Joint Marketing</b>	A formal agreement between non-affiliated financial companies that together market financial products or service to you. Our joint marketing partners include categories of companies, such as: <ul data-bbox="703 514 1446 548" style="list-style-type: none"><li>• insurance companies, CUNA Mutual and debit card processor</li></ul>