

FACTS

WHAT DOES RED CROWN CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

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| 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? | 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"> • Social Security number and date of birth • account balances, transaction and payment history • credit history and information from past or current employers <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p> |
| 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 customers' personal information; the reasons Red Crown Credit Union chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Red Crown Credit Union share? | Can you limit this sharing? |
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| 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 | YES |
| For joint marketing with other financial companies | NO | NO |
| For our affiliates' everyday business purposes — information about your transactions and experiences | YES | YES |
| For our affiliates' everyday business purposes — information about your creditworthiness | NO | NO |
| For nonaffiliates to market to you | NO | NO |

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| To limit our sharing | <ul style="list-style-type: none"> • Call (918) 477-3200 • Mail the form below <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> |
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| Questions? | Call us at: (918) 477-3200 |
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| Mail-in Form | | | | | | | | | | |
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| If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below. Apply my choices only to me | Mark any/all you want to limit: <input type="checkbox"/> Do not market Red Crown's services or products to me. <input type="checkbox"/> Do not share my personal information with affiliates to market their products and services to me. | | | | | | | | | |
| | <table border="1"> <tr> <td>Name</td> <td></td> <td rowspan="4"> Mail to: Red Crown Credit Union 5001 E. 91st St. Tulsa, OK 74137 </td> </tr> <tr> <td>Address</td> <td></td> </tr> <tr> <td>City, State, Zip</td> <td></td> </tr> <tr> <td>Account Number</td> <td></td> </tr> </table> | Name | | Mail to: Red Crown Credit Union 5001 E. 91st St. Tulsa, OK 74137 | Address | | City, State, Zip | | Account Number | |
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| Who we are | |
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| Who is providing this notice? | Red Crown Credit Union |
| What we do | |
| How does Red Crown 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 Red Crown 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 deposit money • pay your bills or apply for a loan • use your credit or debit card <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> |

| Definitions | |
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| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>For example, consumer reporting agencies, data or check processors, check/share draft printers, companies who print your account statements, plastic card processors, and government agencies.</i> |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> |
| Joint marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> |