

KIMBERLY CLARK CREDIT UNION

Privacy Policy

Revised 09/2016

1520 N Second Street, Memphis, TN 38107 www.kimberlyclarkcu.org

FACTS	WHAT DOES KIMBERLY CLARK CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?																						
Why?	Financial institutions 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 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, name, address and income ■ Account balances, transactions and checking account information ■ Payment information, credit history and credit score <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 members' personal information; the reasons Kimberly Clark Credit Union chooses to share; and whether you can limit this sharing.																						
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Reasons we can share your personal information</th> <th style="text-align: center;">Does Kimberly Clark Credit Union share?</th> <th style="text-align: center;">Can you limit this sharing?</th> </tr> </thead> <tbody> <tr> <td>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</td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> </tr> <tr> <td>For our marketing purposes— to offer our products and services to you</td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> </tr> <tr> <td>For joint marketing with other financial companies</td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">Yes</td> </tr> <tr> <td>For our affiliates' everyday business purposes— information about your transactions and experiences</td> <td style="text-align: center;">No</td> <td style="text-align: center;">N/A</td> </tr> <tr> <td>For our affiliates' everyday business purposes— information about your creditworthiness</td> <td style="text-align: center;">No</td> <td style="text-align: center;">N/A</td> </tr> <tr> <td>For nonaffiliates to market to you</td> <td style="text-align: center;">No</td> <td style="text-align: center;">N/A</td> </tr> </tbody> </table>			Reasons we can share your personal information	Does Kimberly Clark 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 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	Yes	For our affiliates' everyday business purposes— information about your transactions and experiences	No	N/A	For our affiliates' everyday business purposes— information about your creditworthiness	No	N/A	For nonaffiliates to market to you	No	N/A
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Questions?	Call 901-521-4646 or 1-800-462-7777 or go to www.kimberlyclarkcu.org																						

Who we are	
Who is providing this notice?	Kimberly Clark Credit Union
What we do	
How does Kimberly Clark 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. We regularly assess, test and upgrade security measures, and train employees, as necessary to protect your information,
How does Kimberly Clark 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, deposit money or make a wire transfer ● apply for a loan or pay a bill ● use your debit or credit card ● provide employment 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>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● <i>Kimberly Clark Credit Union has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● <i>Nonaffiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, consumer reporting agencies, data processors and check/sharedraft printers.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ● <i>Our joint marketing partners include CUNA Mutual Group, TrueStage, Liberty Mutual and Nationwide.</i>
Other important information	
If you are a <i>new</i> member, we can begin sharing your information after 30 days. However, to limit our sharing for nonaffiliates to market to you, contact us at any time.	<p>If you have questions, our contact information is listed below.</p> <p>Kimberly Clark Credit Union 1520 N Second Street, Memphis, TN 38107 www.kimberlyclarkcu.org (901)-521-4646 or 1-800-462-7777</p> <p style="text-align: right;">Fax 901-521-4644</p>