



Rev. March 2011

FACTS	WHAT DOES LIBERTY BAY 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.
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What?	<p>The types of personal information we collect and share depend on the product or service you have with us.</p> <p>This information can include:</p> <ul style="list-style-type: none"> • Social Security Number and income • Account Balances and payment history • Credit History and Credit Scores <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
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How?	All Financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Liberty Bay Credit Union chooses to share; and whether you can limit this sharing.
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Reason we can share your personal information	Does Liberty Bay Credit Union Share?	Can you limit this sharing?
For 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 institutions.	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 creditworthiness.	NO	WE DON'T SHARE
For non affiliates to market to you.	NO	WE DON'T SHARE

Questions?	Call (800) 638-8526 or go to www.libertybaycu.org
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Who we are	
Who is providing this notice?	LIBERTY BAY CREDIT UNION
What we do	
How does Liberty Bay 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 Liberty Bay 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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. (See below for more on your rights under state law).</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial or non-financial companies.</p> <ul style="list-style-type: none"> • Liberty Bay Credit Union has no affiliates
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial or non-financial companies.</p> <ul style="list-style-type: none"> • Non affiliates we share with can include insurance companies.
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"> • Our joint-marketing partners include insurance companies.
Other Important Information	
State Law - If you give us written permission to share your information about electronic funds transfers, such permission will expire after 45 days.	