

# FACTS WHAT DOES DIRECTIONS CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

<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>	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"> <li>• Social Security number and account balances</li> <li>• Payment history and transaction or loss history</li> <li>• Overdraft history and checking account information</li> </ul>
<b>How?</b>	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 Directions Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Directions 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>YES</b>	<b>NO</b>
<b>For our affiliates' everyday business purposes —</b> information about your creditworthiness	<b>NO</b>	<b>We don't share</b>
<b>For nonaffiliates to market to you</b>	<b>NO</b>	<b>We don't share</b>

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call (888) 508-2228</li> <li>• Visits us online: <a href="http://www.directionscu.org">www.directionscu.org</a></li> <li>• Mail the <b>form</b> below</li> </ul> <p><b>Please note:</b></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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<b>Questions?</b>	Call (888) 508-2228 or go to <a href="http://www.directionscu.org">www.directionscu.org</a>
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Mail-in Form								
If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below. <input type="checkbox"/> Apply my choices only to me	Mark any/all you want to limit: <ul style="list-style-type: none"> <li><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me</li> <li><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes</li> <li><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me</li> </ul> <table border="1" style="width: 100%;"> <tr> <td style="width: 50%;"><b>Name</b></td> <td style="width: 50%;">Mail to:</td> </tr> <tr> <td><b>Address</b></td> <td rowspan="4" style="text-align: center;">           Directions Credit Union            200 N. St. Clair Street            Ste. 1600            Toledo OH 43604         </td> </tr> <tr> <td><b>City, State, Zip</b></td> </tr> <tr> <td><b>Last 3 digits of Member Number</b> <small>(for your security, do not list full member number)</small></td> </tr> <tr> <td> </td> </tr> </table>	<b>Name</b>	Mail to:	<b>Address</b>	Directions Credit Union 200 N. St. Clair Street Ste. 1600 Toledo OH 43604	<b>City, State, Zip</b>	<b>Last 3 digits of Member Number</b> <small>(for your security, do not list full member number)</small>	
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Who we are	
Who is providing this notice?	Directions Credit Union
What we do	
How does Directions Credit Union protect my personal information?	<p>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.</p> <p>Directions CU regularly tests and assesses its information security measures, systematically trains employees, and adopts upgrade and enhancements as necessary to protect your information.</p> <p>We also restrict access to nonpublic personal information about you to those employees and volunteers who need to know the information to provide products or services to you.</p>
How does Directions Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• pay your bills or apply for a loan</li> <li>• use your credit or debit card</li> <li>• show your driver's license</li> </ul> <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"> <li>• <i>sharing for affiliates' everyday business purposes — information about your creditworthiness</i></li> <li>• <i>affiliates from using your information to market to you</i></li> <li>• <i>sharing for nonaffiliates to market to you</i></li> </ul> <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	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include CUSO Financial Services, L.P.; CFS Insurance &amp; Technology Services, LLC.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Directions CU does not share with nonaffiliates</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include investment, insurance and other financial services companies.</i></li> </ul>

**For California Residents:** California law provides additional privacy rights to California residents. We will not share your personal information with non-affiliated third parties unless permitted by California law.

Card App periodically collects, transmits, and uses geolocation information to enable features that prevent fraudulent card use and send alerts, but only if the End User expressly authorizes collection of such information. Geolocation information can be monitored on a continuous bases in the background only while the Solution is being used or not at all, depending on the End User's selection. End Users can change their location permissions at any time in their device settings.