

**FACTS****What does the Lisbon Community Federal Credit Union do with your personal information?****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:

- Social security number and (income)
- Account balances and payment history
- Credit history and credit score

When you are no longer a Member, we continue to share your information as described in this notice.

**How?**

All financial companies need to share customers' 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 the Lisbon Community Federal Credit Union chooses to share; and whether you can limit the sharing.

<b>Reasons we can share your personal information</b>	<b>Does the Lisbon Credit Union share?</b>	<b>Can you limit this sharing?</b>
<b>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</b>	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes – to offer our products and services to you</b>	<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 – information about your transactions and experiences</b>	<b>No</b>	<b>We do not share</b>
<b>For non affiliates to market to you</b>	<b>No</b>	<b>We do not share</b>

Questions? Call (207) 353-4144 or email us at [memberservices@lisboncu.org](mailto:memberservices@lisboncu.org)

<b>Who we are</b>	
Who is providing this notice?	Lisbon Community Federal Credit Union
<b>What we do</b>	
<b>How does the Lisbon Community Federal Credit Union protect my personal information?</b>	<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>We restrict access to nonpublic personal information about you to persons who need to know that personal information to provide products or services to you.</p>
<b>How does the Lisbon Community 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 deposit money</li> <li>• Pay your bills or apply for a loan</li> <li>• Use your credit or debit card</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 to you</li> <li>• Sharing for nonaffiliates to market to you.</li> </ul>

<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies</p> <p>Lisbon Community Federal Credit Union has no affiliates.</p>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Non-affiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), consumer reporting agencies, data processors and check/share draft printers</p>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>Our joint marketing partners include insurance companies</p>



**Lisbon Community  
Federal Credit Union**

*Building Preserving  
Futures. Dreams.*

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Visit us @ [lisboncu.org](http://lisboncu.org)