

FACTS	WHAT DOES KNOXVILLE LAW ENFORCEMENT FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share 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 income • Account balances and payment history • Credit history and credit scores
How?	All financial companies need to share member personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons that Knoxville Law Enforcement Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does KLEFCU 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	No
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 our affiliates to market to you.	No	N/A
For non-affiliates to market to you.	Yes	Yes

<p>To Limit Our Sharing</p>	<ul style="list-style-type: none"> • Online at www.klefcu.com (Print form and mail to Credit Union) (Form can be found under About tab in Disclaimers and Policies) • Mail the form below <p>Please note: If you are a new customer, we can begin sharing your information 30 days from the time we give you this notice. When you are no longer a customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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<p>Mail Form to:</p> <p>KLEFCU 501 E Summit Hill Dr Knoxville, TN 37915</p> <p>**If you have a joint account, your choice will apply to everyone on that account.</p>	<p style="text-align: center;">Please check box to limit our sharing:</p> <p style="text-align: center;"><input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me</p> <p>Name: _____</p> <p>Address: _____</p> <p>City, State, Zip: _____</p> <p>Account #: _____</p> <p>Signature: _____</p>
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Who we are	
Who is providing this notice?	Knoxville Law Enforcement Federal Credit Union
What we do	
How does Knoxville Law Enforcement Federal 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 Knoxville Law Enforcement Federal Credit Union collect my personal information?	We collect your personal information, for example, when you: <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 We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit sharing?	Federal law gives you the right to limit only: <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 State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. KLEFCU has no Affiliates at this time.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non financial companies. KLEFCU shares with Ser Technology (Sertech)
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. KLEFCU has joint marketing agreements with CUNA Mutual/Trustage and Elan Financial Services.
Other important information or Questions	
For more information on our Privacy Policy, you may write us at 501 E. Summit Hill Drive, Knoxville, TN 37915, or call us at 865.522.3900.	