

<b>FACTS</b>	<b>WHAT DOES COUNTRY HERITAGE CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>
<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 income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul> When you are no longer our member, we continue to share your information as described in this notice.
<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 Country Heritage Credit Union chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does Country Heritage Credit Union share?</b>	<b>Can you limit this sharing?</b>
<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	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial organizations –</b>	No	Yes
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	No	Yes
<b>For our affiliates to market to you –</b>	Yes	Yes
<b>For non-affiliates to market to you –</b>	No	Yes

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call 269-695-2334 or</li> <li>• Mail the form below</li> </ul> <p><b>Please note:</b></p> <p>If you are a new 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 269-695-2334
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<b>What we do</b>	
How does Country Heritage 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 Country Heritage Credit Union collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Apply for a loan</li> <li>• Use your debit card</li> <li>• Make deposits or withdrawals from your account</li> <li>• Provide account information</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <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 non-affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account – unless you tell us otherwise.
<b>Definitions</b>	
Affiliates	Companies related by common ownership or control. <ul style="list-style-type: none"> <li>• <i>CUNA Mutual Group, 5910 Mineral Point Rd. Madison, WI 53705, 1-800-356-5644</i></li> <li>• <i>Honor Credit Union, 2920 Lakeview Ave., St. Joseph, MI 49085, 269-983-6357</i></li> </ul>
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• <i>Country Heritage Credit Union does not share with non-affiliates so they can market to you.</i></li> </ul>
Joint Marketing	A formal agreement between non-affiliated financial organizations that together market financial products or service to you. <ul style="list-style-type: none"> <li>• <i>Country Heritage Credit Union does not jointly market.</i></li> </ul>
<b>Other important information</b>	



<b>Mail-in Form</b>	
<b>Leave Blank OR</b> 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:  <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.  <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.  <input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.
	Name:
	Address
	City, State, Zip
	<b>Account Number:</b>

**Mail to:** Country Heritage Credit Union  
P. O. Box 406  
16580 Bakertown Rd.  
Buchanan, MI 49107