

FACTS

WHAT DOES CapEd 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
- transaction history and credit history
- employment information

How?

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 **CapEd Credit Union** chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does CapEd Credit Union 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 | We don't share |
| For our affiliates' everyday business purposes— information about your creditworthiness | No | We don't share |
| For our affiliates to market to you | Yes | Yes |
| For nonaffiliates to market to you | No | We don't share |

To limit our sharing

- Mail the form below
- Please note:
 If you are now a member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice.
 However, you can contact us any time to limit our sharing.

Questions?

Call 800-223-7283 or go to www.capedcu.com

Mail-In Form

If you have a joint account, your choice will apply to everyone on your account unless you mark below.
 Apply my choice only to me.

Mark any/all you want to limit:

- Do not allow your affiliates to use my personal information to market to me.

Name

Address

City, State, Zip

Account #

Mail to:

CapEd Credit Union
 P.O. Box 570
 Meridian, ID 83680

| Who we are | |
|--|--|
| Who is providing this notice? | Capital Educators Federal Credit Union (CapEd Credit Union) |
| What we do | |
| How does CapEd 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 CapEd Credit Union collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open your account or deposit money ■ pay your bills or use your credit or debit card ■ give us your income information or provide employment information <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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p> |
| 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. |
| Definitions | |
| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include a financial company such as CapEd Insurance Services, a wholly-owned subsidiary of CapEd Credit Union.</i> |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>CapEd does not share with nonaffiliates so they can market to you.</i> |
| 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"> ■ <i>Our joint marketing partners include TruStage Financial Group, and iLending Direct</i> |