


INTANDEM
CREDIT UNION

FACTS

WHAT DOES INTANDEM 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 scores

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

Reasons we can share your personal information	Does Intandem 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	YES
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes— information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes— information about your creditworthiness	YES	NO
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	YES	YES

To limit our sharing

- Call 616-336-3490 or toll-free at 1-888-336-3490, or
- Write to us at 1619 Plainfield Ave NE, Grand Rapids, MI 49505, or
- Stop by any of our locations

Please note:

If you are a *new* customer, we can begin sharing your information **30** days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call 616-336-3490 or toll-free at 1-888-336-3490

Who we are	
Who is providing this notice?	Intandem Credit Union
What we do	
How does Intandem Credit Union protect my personal information?	We maintain strong security controls to ensure access to non-public personal information in order to provide you with products and services. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and ensure confidentiality of your non-public personal information.
How does Intandem Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or deposit money ■ apply for a loan or pay your bills ■ use your credit or debit card <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.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Our affiliates include credit union service organizations, such as CU*Answers.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Intandem Credit Union will only share with non-affiliates when appropriate and necessary.
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"> ■ Our joint marketing partners include insurance companies and other financial service companies.