



[Revised 11/10]

**FACTS**

**WHAT DOES VANTAGE CREDIT UNION AND ITS AFFILIATES 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 account transactions
- credit history and credit scores

When You are *no longer* Our customer, 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 Vantage Credit Union And Its Affiliates chooses to share, and whether You can limit this sharing.

Reasons We can share Your personal information	Does Vantage Credit Union And Its Affiliates share?	Can You limit this sharing?
<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	<b>YES</b>	<b>NO</b>
<b>For Our marketing purposes</b> - to offer Our products and services to You	<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</b> - information about Your transactions and experiences	<b>YES</b>	<b>NO</b>
<b>For Our affiliates' everyday business purposes</b> - information about Your creditworthiness	<b>NO</b>	<b>WE DON'T SHARE</b>
<b>For Our affiliates to market to You</b>	<b>NO</b>	<b>WE DON'T SHARE</b>
<b>For non-affiliates to market to You</b>	<b>NO</b>	<b>WE DON'T SHARE</b>

**Questions?** Call (800) 522.6009 or (314) 298-0055, or go to [vcu.com](http://vcu.com)

Who We Are	
Who is providing this notice?	Vantage Credit Union, Members Resource, LLC, Credit Union Insurance Agency, LLC, Mortgage Solutions, LLC and TechHatchery, LLC.
What We do	
How does Vantage Credit Union And Its Affiliates 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 Vantage Credit Union And Its Affiliates collect my personal information?	<p>We collect Your personal information, for example, when You</p> <ul style="list-style-type: none"> <li>• open an account or show Your government-issued ID</li> <li>• apply for financing or use Your credit or debit card</li> <li>• make deposits or withdrawals from Your account</li> </ul> <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"> <li>• sharing for affiliates' everyday business purposes - information about Your creditworthiness</li> <li>• affiliates from using Your information to market You</li> <li>• sharing for non-affiliates to market You</li> </ul> <p>State laws and individual companies may give You additional rights to limit sharing.</p>
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include financial companies, such as Vantage Credit Union, Members Resource, LLC, Credit Union Insurance Agency, LLC, Mortgage Solutions, LLC and TechHatchery, LLC.</i></li> </ul>
<b>Non-Affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Vantage Credit Union And Its Affiliates does not share with non-affiliates so they can market You.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to You.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include categories of companies, such as financial service providers and insurance companies.</i></li> </ul>