

FACTS	WHAT DOES INDUSTRIAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?	1
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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.	2
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What?	<p>The types of personal information we collect and share depend on the accounts or services you have with us. This information can include:</p> <ul style="list-style-type: none"> • Name, address, Social Security Number, and income • Account balances and payment history • Credit history and credit scores <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>	3
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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 Industrial Credit Union chooses to share; and whether you can limit this sharing.	4
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Reasons we can share your personal information	Does Industrial Credit Union share?	Can you limit this sharing?	5
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 do not share	
For our affiliates' everyday business purposes —information about your creditworthiness	No	We do not share	
For our affiliates to market to you	No	We do not share	
For non-affiliates to market to you	No	We do not share	

Questions?	Call us at 360-734-2043 or visit us online at www.industrialcu.org .	6
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More information about your privacy continued on next page.	7
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Who We Are		8
Who is providing this notice?	Industrial Credit Union and Industrial Credit Union Service Group.	

What We Do		9
How does Industrial 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, secured files and buildings, procedural safeguards and safe record storage. We will continue to review and modify our security controls in the future to deal with changes in products, services and technology.	
How does Industrial 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 • apply for a loan • use your credit or debit card • pay your bills • make deposits to or withdrawals from your accounts <p>We also collect your personal information from others, including credit bureaus or other companies.</p>	
Why can't I limit all sharing?	<p>Federal law only gives you the right to limit:</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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>	

Definitions		10
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Industrial Credit Union has no affiliates.</i> 	
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Industrial Credit Union does not share with non-affiliates 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>Insurance companies</i> 	

More Information		10
<p><u>California Residents:</u> We have Do Not Track headers enabled on our website to ensure that our cookies do not track you if you have your Do Not Track settings active. We do not collect personal information with our cookies.</p>		

Website Privacy Notice

Our Online Privacy Practices

Keeping financial and personal information secure is one of our most important responsibilities. Industrial Credit Union is committed to protecting the information of our members and other visitors who use our website. We value your trust and handle all personal information with care. As with information we collect through other means, we use the information you provide online to respond to your needs, service your accounts, and provide you with information about other services.

Secure Transmissions

To ensure information remains confidential, Industrial Credit Union uses encryption technology such as Secure Socket Layer (SSL) to protect information you enter and submit on our website.

Email Security

Regular Internet email is not secure. You should never provide information that is sensitive or confidential such as your social security number, account number or PIN through unsecured email. We ask that you do not send personal or account information through email.

Cookies

A cookie is a small piece of information that a website stores directly on the computer you are using. Cookies may contain a variety of information such as a simple count of how often you visit a website, or information that allows customization of a website for your use. Industrial Credit Union uses cookies to gather data about the usage of our website and to ensure that you have access to your account information.

Linking to Other Sites

In an effort to provide a range of resources and information, Industrial Credit Union may provide links to news articles, government agencies, financial tools or other 3rd party websites. These links are provided as a convenience to our members. We do not guarantee or endorse any of the content in these links, and Industrial Credit Union does not represent either the third party or the member if the two enter into a transaction. The privacy and security policies of these linked websites may differ from those practiced by Industrial Credit Union. We encourage you to read the privacy policies of all websites you visit, especially before providing any personal information.