

## RAPIDES GENERAL HOSPITAL EMPLOYEES FEDERAL CREDIT UNION PRIVACY POLICY

### FACTS

#### WHAT DOES RAPIDES GENERAL HOSPITAL EMPLOYEES FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

<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 services 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</li> </ul>
<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 RGHEFCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does RGHEFCU 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	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For non-affiliates to market to you (CUNA MUTUAL INS)</b>	Yes	Yes

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call (318) 769-3330</li> </ul> <p>Please note: If you are a <i>new</i> 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 at any time to limit our sharing.</p>
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<b>Questions?</b>	Call (318) 769-3330, visit <a href="http://www.rghefcu.com">www.rghefcu.com</a> , or send us an email at <a href="mailto:rghefcu@suddenlinkmail.com">rghefcu@suddenlinkmail.com</a> or write to us at: 211 Fourth ST, Alexandria, LA 71301-8421.
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Who we are	
Who is providing this notice?	Rapides General Hospital Employees Federal Credit Union
What we do	
How does RGHEFCU 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. We also restrict access to nonpublic personal information about you to those employees and volunteers who need to know the information to provide products or services to you.
How does RGHEFCU collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• pay your bills or apply for a loan</li> <li>• use your credit or ATM card</li> </ul> We also collect your personal information from other companies. OR 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.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• N/A</li> </ul>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Cuna Mutual Insurance Company</i></li> </ul>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Cuna Mutual Insurance Company</i></li> </ul>
Other important information	
<p>We report to all 3 credit reporting agencies (Equifax, Experian &amp; TransUnion). The only other information we share, other than required by law, is to CUNA Mutual Insurance Company to offer you group rates on Life/Disability, Auto, Homeowners, GAP and MRC insurance. If you do not want to receive information from CUNA Mutual Insurance Company on these insurance products, please notify us by phone @ (318)769-3330 or email @ <a href="mailto:rghefcu@suddenlinkmail.com">rghefcu@suddenlinkmail.com</a> and we will remove you from the mailing list.</p>	