



2182 Lakeshore Dr.  
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www.lakeshorefcu.com

## PRIVACY NOTICE

Rev 9/2025

## FACTS

### WHAT DOES LAKESHORE FEDERAL 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 transaction history
- Credit History and credit scores

When you are *no longer* our member, we continue to share your information as described in this notice.

#### 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 Lakeshore Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Lakeshore Federal Credit Union 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, and report to credit bureaus	YES	NO
<b>For our marketing purposes</b> – to offer our products and services to you	YES	YES
<b>For joint marketing with other financial companies</b>	YES	YES
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	YES	NO
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	NO	We don't share
<b>For affiliates to market to you</b>	NO	We don't share
<b>For nonaffiliates to market to you</b>	NO	We don't share

#### To limit our sharing

- Call us at 1-800-330-6499 to opt out of our marketing offers or
- Mail the form below

**Please note:** If you are a *new* 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.

#### Questions?

Call (231) 755-1202 or (800) 330-6499 or visit us online at [www.lakeshorefcu.com](http://www.lakeshorefcu.com)

#### Mail-in Form

Mark any/all you want to limit:		<input type="checkbox"/> Do not use my personal information to market to me.
		<input type="checkbox"/> Do not allow joint marketing with other financial companies to use my personal information to market to me.
Name		<b>Mail to:</b>  Lakeshore Federal Credit Union Attn: Privacy Notice 2182 Lakeshore Dr. Muskegon, MI 49441
Address		
City, St, Zip		
Account No.		

## What we do

How does Lakeshore Federal 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 Lakeshore Federal Credit Union 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 apply for a loan</li> <li>• Apply for any credit union service</li> <li>• You visit our website, provide us information on any online application or transaction, or information you send to us by email</li> </ul>
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 to you;</li> <li>• Sharing for nonaffiliates to market to you.</li> </ul> <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

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Lakeshore FCU has no affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Lakeshore FCU does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated 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, Cuna Mutual Insurance Group/TruStage and American Income Life Insurance.</i></li> </ul>