

Section IV. PRIVACY NOTICE AND DISCLOSURE

Important Account Information for Our Members

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| FACTS | WHAT DOES River Valley 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? | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security Number and Account Balances ▪ Payment History and Credit History ▪ Assets and Income |
| HOW? | All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons River Valley Credit Union chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does River Valley 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 | No |
| 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 | No | We do not share |

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| To limit our sharing | <ul style="list-style-type: none"> ▪ Call 800-798-0217 x 2218 <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 <i>no longer</i> our member, we continue to share your information as we described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p> |
| Questions? | Call 800-798-0217 x2218 |

| What we do | |
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| How does River Valley protect my personal information? | <p>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.</p> <p>We also restrict access to information about you to employees who need to know that information to provide products and services to you.</p> |
| How does River Valley 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 ■ Pay your bills or Apply for a loan ■ Use your debit or credit 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 |
| What happens when I limit sharing for an account I hold jointly with someone else? | <p>Your choices will apply to everyone on your account.</p> |

| Definitions | |
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| Affiliates | <p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include financial companies such as Co-operative Business Services (CBS), our business lending division and non-financial companies such as Xtend and CU* Answers, our data processor.</i> |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ■ <i>River Valley does not share with nonaffiliates 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>Our joint marketing partners include insurance companies and financial planning companies.</i> |