

<b>FACTS</b>	<b>What does Impact Credit Union do with your personal information?</b>
<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>	<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> <p>*Social Security Number      and Income      and Account Balances            *Transaction History      and Payment History      and Credit History            *Credit Scores      and Overdraft History      and Account Transactions</p> <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
<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 Impact Credit Union chooses to share; and whether you can limit this sharing.

<b>REASONS WE CAN SHARE YOUR PERSONAL INFORMATION</b>	<b>DOES IMPACT CREDIT UNION SHARE?</b>	<b>CAN YOU LIMIT THIS SHARING?</b>
<b>For our everyday business purposes –</b> such as to process your transaction, 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	YES	NO
<b>For joint marketing with other financial companies</b>	YES	NO
<b>For our affiliates' everyday business purposes –</b> Information about your creditworthiness	NO	NO
<b>For our affiliates to market to you</b>	NO	NO
<b>For non affiliates to market to you</b>	NO	NO

<b>QUESTIONS?</b>	Call 1-800-848-8255 or go to <a href="http://www.impactcu.org">www.impactcu.org</a>
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<b>WHO ARE WE</b>	
Who is providing this notice?	Impact Credit Union
<b>WHAT WE DO</b>	
How does Impact 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 Impact 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</li> <li>*Use your ATM/Debit card</li> <li>*Pay your bills</li> <li>*Apply for a loan</li> <li>*Make a wire transfer</li> <li>*Make deposits or withdrawals from your account</li> </ul> <p>We also collect your personal information from others, such as credit bureaus and 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 credit worthiness</li> <li>*affiliates from using your information to market to you</li> <li>*sharing for non affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>DEFINITIONS</b>	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non financial companies.</p> <p>*Impact Credit Union does not have affiliates.</p>
Non Affiliates	<p>Companies not related by common ownership or control. They can be financial or non financial companies.</p> <p>*Impact Credit Union does not share with non affiliates so they can market to you.</p>
Joint Marketing	<p>A formal agreement between non affiliated financial companies that together market financial products or services to you.</p> <p>*Our joint marketing partners include investment services, insurance, ATM/Debit and credit card companies.</p>
<b>OTHER IMPORTANT INFORMATION</b>	