

# CHACO

CREDIT UNION, INC

## PRIVACY NOTICE

### To Our Members:

Chaco Credit Union, Inc. is owned by its members and governed by a board of directors you elect. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with Chaco Credit Union, Inc. We are providing this notice to explain how we collect, use, and safeguard your personal financial information.

We are committed to making available competitive products and services that will enable you to meet your financial needs and reach your financial goals. Chaco reserves the right to share information about you to complete transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either service to us or additional financial products for you to consider. Chaco's Board of Directors has approved each of these companies.

### Information We Collect About You

Chaco will collect only the personal information that is necessary to conduct our business. We collect nonpublic personal information about you from the following sources:

- Membership and loan applications, other forms, and e-mails that you send us.
- Your transactions with our affiliates, others, or us.
- Consumer reporting agencies.
- Current or past employers, or other sources, when contacting them to verify information you provide us on an application or other forms.

### Credit Union Information Disclosure Practices

We may disclose the following kinds of nonpublic personal financial information about you:

- Information we receive from you on applications and other forms, such as name, address, Social Security number and date of birth.
- Information about your transactions with us or other companies that work closely with us to provide you with financial products and services, such as your account balances and payment history.

Unless we hear from you, this information may be shared with the following types of third parties:

- Financial service providers, including but not limited to companies providing auto, life, accident and health insurance.

We may disclose nonpublic personal information that we collect, as described above to financial service providers. At this time, Chaco Credit Union, Inc. only shares information with its financial services provider, Dalton Wealth Management, 601 Park Avenue, Hamilton, OH, 45013. The financial professionals at Dalton Wealth Management are affiliated with and offer securities and insurance products through LPL Financial and its affiliates, an independent broker dealer, Member FINRA/SIPC. Not NCUA Insured, No Credit Union Guarantee, May Lose Value.

Chaco will partner only with businesses that follow strict confidentiality requirements. The businesses we select will offer products designed to enhance our members' economic well-being. Under no circumstances will we authorize these firms to charge your account without your express consent, and we will not sell member information to telemarketing firms.

Please remember that by law, your right to opt out of the disclosure of information to third party businesses is not applicable to those disclosures we make to companies that perform services on our behalf (such as check printers), other financial institutions with whom we have a joint marketing agreement, companies necessary to process or service your account, or third parties to whom disclosure is permitted or required by law (such as the credit union's auditors and examiners).

### How to Exercise Your Right to Opt Out

If you prefer that we do not disclose nonpublic personal information about you to such nonaffiliated third parties, you may opt out of those disclosures. To direct us not to make disclosures to nonaffiliated third parties (other than permitted by law), you should call us at (513) 785-3500 or toll-free 877-CHACOCU.

Any account holder may exercise the right to opt out, even if you are not the primary member on the account. Chaco will treat an opt out request from anyone party to an account as if all account holders exercised their rights to opt out.

### Disclosure of Information About Former Members

If you terminate your membership with Chaco, we will not share information we have collected about you, except as permitted by law.

### How We Protect Your Information

Chaco Credit Union, Inc. maintains strong security controls to ensure that member information in our files and computers is protected. Our employees are trained on the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

*Securities and Insurance products offered through LPL Financial and its affiliates, Member FINRA/SIPC. Not NCUA Insured, No Credit Union Guarantee, May Lose Value. Chaco Credit Union is not affiliated with LPL Financial.*