

FACTS	WHAT DOES KINECTA FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
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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: <ul style="list-style-type: none"> <li>• Social Security number and Income</li> <li>• Account Balances and Account Transactions</li> <li>• Transaction History and Risk Tolerance</li> </ul>
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 Kinecta Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Kinecta 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, 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 transactions and experiences	YES	NO
<b>For our affiliates' everyday business purposes</b> information about your creditworthiness	YES	YES
<b>For our affiliates to market to you</b>	YES	YES
<b>For non-affiliates to market to you</b>	NO	NO

To limit our sharing	<ul style="list-style-type: none"> <li>• Call 800.854.9846 – our menu will prompt you through your choice(s)</li> <li>• Visit us online: <a href="http://www.kinecta.org">www.kinecta.org</a> or</li> <li>• Mail the form below</li> </ul> <p>Please note: If you are a new customer, 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 described in this notice. However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 800.854.9846 or go to <a href="http://www.kinecta.org">www.kinecta.org</a>
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Mail-in Form												
	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> For our affiliates to market to you</p> <p><input type="checkbox"/> For our affiliates' everyday business purposes information about your creditworthiness</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Name</td> <td style="width: 30%;"></td> <td rowspan="5" style="width: 40%; vertical-align: top;">           Mail to:            Kinecta Federal Credit Union            Attn: Account Services (M/S 42)            P.O. Box 10003            Manhattan Beach, CA 90267         </td> </tr> <tr> <td>Address</td> <td></td> </tr> <tr> <td>City, State, Zip</td> <td></td> </tr> <tr> <td>Account #</td> <td></td> </tr> <tr> <td></td> <td></td> </tr> </table>	Name		Mail to: Kinecta Federal Credit Union Attn: Account Services (M/S 42) P.O. Box 10003 Manhattan Beach, CA 90267	Address		City, State, Zip		Account #			
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Who we are	
Who is providing this notice?	Kinecta Federal Credit Union; Kinecta Financial & Insurance Services, LLC; Kinecta Financial Management Company, LLC

What we do	
How does Kinecta 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 Kinecta 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 deposit money</li> <li>• pay your bills or apply for a loan</li> <li>• seek advice about your investments</li> </ul> <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"> <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> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</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	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include:</i> <ul style="list-style-type: none"> <li>• <i>Companies with Kinecta in the name</i></li> <li>• <i>Financial Companies such as: Kinecta Alternative Financial Solutions, Kinecta Financial &amp; Insurance Services, Kinecta Financial Management Company</i></li> <li>• <i>non-financial companies such as Apollo Insurance Services</i></li> <li>• <i>and others, such as Nix Check Cashing, Nix Financial</i></li> </ul> </li> </ul>
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Kinecta does not share with non-affiliated third parties so they can market to you</i></li> </ul>
Joint marketing	<p>A formal agreement between non-affiliated 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 credit card companies, ID theft solution companies, mortgage companies, insurance companies.</i></li> </ul>

Other important information	
<p>Kinecta is required to send this notice to our members annually. Once you opt out, you will remain opted out and do not need to do so again. If at any time you wish to change your opt out status, please contact us. State laws may give you additional rights to limit non-affiliate sharing. For residents of Alaska, California, Florida, Illinois, Maine, Maryland, North Dakota and Vermont, the information that you provide to us will not be shared with non-affiliated third parties, except as required or permitted by law, unless you contact Kinecta and request your information be shared with non-affiliated third parties.</p>	