

| FACTS | WHAT DOES COMPASS 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 Payment history</li> <li>* Credit History and Credit Score</li> </ul> When you are no longer our customer, we continue to share your information as described in this notice. |
| How?  | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Compass Credit Union chooses to share; and whether you can limit this sharing.  |

| Reasons we can share your personal information   | Does Compass CU share? | Can you limit this sharing? |
|--|------------------------|-----------------------------|
| For our everyday business purposes –<br>Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or reports to credit bureaus | Yes                    | No                          |
| For our marketing purposes –<br>To offer our products and services to you  | Yes                    | No                          |
| For joint marketing with other financial companies   | No                     | No                          |
| For our affiliates' everyday business purposes –<br>Information about your transactions and experiences  | Yes                    | No                          |
| For our affiliates' everyday business purposes –<br>Information about your creditworthiness  | No                     | No                          |
| For nonaffiliates to market to you   | Yes                    | Yes                         |

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| To limit our sharing | <ul style="list-style-type: none"> <li>■ Mail the form below</li> <li>■ Log into It's Me 247, and select preferences to change your choices</li> </ul> Please note:<br>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.<br>However, you can contact us at any time to limit our sharing. |
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| Questions? | Call 616-887-8262 |
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| Mail-in Form  |  |
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| If you have a joint account your choice(s) will apply to everyone on your account unless you mark below.<br><br><input type="checkbox"/> Apply my choice(s) only to me. | Mark all you want to limit:<br><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me. |
|   | Name   |
|   | Address  |
|   | City, State, Zip   |
|   | Account Number   |

Mail to: Compass Credit Union, 485 S State St, Sparta MI 49345

| What we do   |   |
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| How does Compass 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.<br>When visiting our website, personally identifiable information you give us is not retained.  |
| How does Compass Credit Union collect my personal information?                     | We collect your personal information, for example when you <ul style="list-style-type: none"> <li>* Open an account or Deposit money</li> <li>* Apply for a loan or Pay us by check</li> <li>* Use your credit and/or debit card</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates or other companies.   |
| Why can't I limit all sharing?   | Federal law gives you the right to limit only <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> State laws and individual companies may give you additional rights to limit sharing. |
| 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   | Companies related by common ownership or control. They can be financial and non financial companies.<br><br><i>Compass Credit Union has affiliations with card processors.</i>  |
| Non affiliates   | Companies not related by common ownership or control. They can be financial or non financial companies.<br><br><i>Non affiliates we share with can include insurance companies.</i>   |
| Joint Marketing  | A formal agreement between non affiliated financial companies that together market financial products or services to you.<br><br><i>Compass Credit Union doesn't jointly market.</i>  |