

LOCKHEED FEDERAL CREDIT UNION

PRIVACY NOTICE

As a valued member of Lockheed Federal Credit Union, respecting your privacy and the security of your personal information is very important to us. Please read this Privacy Notice carefully. It is intended to advise you regarding the types of information we collect, and how the information is used. By providing this information to you, we want to assure you that we maintain strict security procedures to protect your information.

Information We Collect About You

To help us serve your financial needs, provide member services, and offer new products and services, we collect non-public personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from consumer reporting agencies.

Use of Information

In order to administer, manage and service your account(s) and provide you with products and services, it is necessary for us to disclose or provide access to Customer Information. We may disclose all of the information that we collect as described above.

We may also share Customer Information about you with non-affiliated third parties as permitted by law, and who may help us process transactions or provide customer service for your accounts, such as preparing or mailing statements or processing transactions. Types of non-affiliates with which we share information include:

- ATM networks
- Mortgage insurers, escrow and title companies
- In response to a subpoena, a fraud investigation, or other legal process
- Bill payment processors
- Credit reporting agencies
- Check printers
- Data processing companies
- CU Service Centers, another financial institution or entity that purchases your loan or account, or if we sell or merge parts of our business
- Technical service consultants
- Regulatory agencies and auditors

We also share Customer Information with companies that perform marketing services on our behalf or to financial institutions with whom we have joint marketing agreements. We require these non-affiliates to agree to maintain appropriate safeguards to protect the confidentiality and security of your information through the use of confidentiality clauses in our agreements with them. If you decide to close your account(s) or become an inactive member, we will adhere to the privacy policies and practices as described in this notice.

Protecting Your Information

We protect information we collect about you by maintaining physical, electronic, and procedural safeguards. These safeguards restrict access to your confidential customer information to only those employees who have a specific need to utilize your data. We train our employees on how to handle your information to maintain the confidentiality and customer privacy.

If You Terminate Your Relationship With Us

If your credit union Membership is terminated we will not share information we have collected about you, except as permitted or required by law.

Confidentiality and Security

We restrict access to nonpublic personal information about you to those employees who have a specific business in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and customer privacy. We maintain physical, electronic and procedural safeguards that comply with federal regulation and leading industry practices to safeguard your nonpublic personal information.

Contact Us

Please call us with any questions regarding this Privacy Notice at (800) 328-LFCU. Or you can write to us at:

Lockheed Federal Credit Union
Attn: Financial Privacy
P.O. Box 10848
Burbank, CA 91505

Advertising

If you prefer that the credit union not advertise additional products and services, you may request to be placed on the do not advertise list by informing a member service representative at (800) 328-LFCU. The credit union will attempt to limit the communication with you to what is legally required.

Internet Security

The Information We Collect From You When You Browse LFCU web site anonymously: There are two ways that we gather information about you. First, we do track which pages of our site you visit and note your IP address (as all web sites do automatically), but do not gather any information about you as an individual. The general information we gather enables us to serve you better by continually improving our site based on current use patterns. Second, we also gather specific information from you when you're interested in our products and services. We Respect Your Personal Privacy.

We Respect Your Personal Privacy

LFCU knows how important it is that sensitive information about you remains confidential. LFCU will not exchange general tracking and IP address information collected by our web site with any companies outside LFCU family of companies without your permission. As a LFCU Accountholder, you'll receive from time-to-time, valuable product and service offers from us, from our affiliates, and other well-established companies. We carefully develop these offers to meet our standards and to assure that they reach Accountholders most likely to take advantage of the opportunity. To do so, we gather information you provide on your application and from servicing your home loans or other products and services that may indicate financing and investing

preferences to create marketing lists. We create these lists under conditions designed to protect the privacy of your information.

Browser Security

Recent versions of most internet browsers support the encrypted transmission of on-line documents and the data you enter on a web page. This means that instead of sending readable text, both your browser and the web site's secure server encode all text using a security key. That way, personal data sent to your browser or data you send back would be extremely difficult to decode in the unlikely event it was intercepted by an unauthorized party. The key used for encoding is a random number that is unique to your session at the secure web site. There are two grades of internet security: International grade encryption uses a 40-bit random number negotiated between your browser and the web-server. This means that only one out of about 1,000,000,000,000 possible decoding keys can be used to decipher your data. Domestic-grade encryption uses a 128-bit key, so that the number of possible keys is vastly larger. LFCU site uses the highest grade of encryption supported by your browser and your Internet connection.

How Do I Know If Security Is Operating?

Your Internet session is encrypted if your security-enabled browser connected to a web site using the Secure Hypertext Transport Protocol. URL strings beginning with "HTTPS://" instead of the usual "HTTP://" indicate that the secure protocol is in effect. Your browser may also tell you if security is operating. For example, Netscape Navigator may display the icon in the lower left corner of your screen in secure mode. If 128-bit security is in effect, it shows the icon. Microsoft Internet Explorer shows an icon in either case. Note that security may be operating without any visible indication if the web page you are viewing employs frames (see below). If secure transmission is not in effect or only part of a frame-based page is secure, Netscape shows the "broken key" icon, and Explorer does not show the "lock" icon. Most browsers can be set to give you a pop-up announcement when you enter or leave a secure web page. In Netscape, these settings are on the Security Preferences "General" tab. In IE, the setting is on the "Advanced" tab when you select "Options" on the View menu.

Secure mode and frame based web pages.

Security may be operating without displaying any security icons (or Netscape may show the "broken key" icon) if only part of a frame-based page is employing security. You can verify the security of page within a frame by opening it in a new browser window. Both IE and Netscape allow you to open a link in a new window by right clicking on the link and selecting that option from the pop-up context menu. When a secure page is open in its own window, instead of being viewed within a frame, you can then see the security icons provided by your browser as well as the "https://" secure protocol prefix in the URL string.

CHILDREN'S PRIVACY

The primary goal of the Children's Online Privacy Protection Act (COPPA) Rule is to give parents control over what information is collected from their children online and how such information may be used. LFCU does not provide online services or web pages directed to children.

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