



FACTS

WHAT DOES THRIVENT FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

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:

- Social Security number and account balances
- assets and credit history
- payment history and transaction history

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 Thrivent Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Thrivent Federal Credit Union share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call toll-free (866) 226-5225

Please note:

If you are a *new* member, we can begin sharing your information 45 days from the date we sent this notice. When you are *no longer* 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.

Questions?

Call toll-free (866) 226-5225 or write to us at: 3600 Commerce Court, Appleton, WI 54911

What we do

How does Thrivent 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 Thrivent Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ open an account or provide employment information ▪ apply for financing or give us your contact information ▪ make deposits or withdrawals from your account <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"> ▪ sharing for affiliates' everyday business purposes – information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you <p>State law and individual companies may give you additional rights to limit sharing.</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 nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Thrivent Federal Credit Union has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Thrivent Federal Credit Union does not share with our nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include insurance companies and financial service providers.</i>

Other important information

For California Residents: See separate Important Privacy Choices for Consumers.

Transmission of Data to Other Countries.

Your personal information is processed in the United States, where privacy laws may be less stringent than the laws in your country and where the government, courts, or law enforcement may be able to access your information. By submitting your personal information to us you agree to the transfer, storage and processing of your information in the United States.

Our Purpose in Collecting and Processing Your Information.

We process your information in order to perform our contractual obligations to you, comply with legal obligations and pursue our legitimate interests which include:

- For our everyday business purposes such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus.
- To verify your account ownership.
- To fulfill your requests.
- For general aggregate website visitor analysis and statistical research.
- To increase visitor satisfaction in their online experience with Thrivent Federal Credit Union.
- To provide you with information about features available on our website or application.
- To provide you with information about products and services available through Thrivent Federal Credit Union and/or its partner companies that may be of interest to you.
- To help resolve any requests for support.
- To provide you with security information to assist you in accessing our website or application.

Other important information (continued)

Do you reside in the European Union (EU)?

If you reside, permanently or temporarily, in the European Union, we may provide you with additional options concerning your information.

- **Changes to your Personal Information.** We rely upon you to update and correct your personal information. If you identify an error in your information, you can make a request that we modify it by contacting us at the phone number or address included in the “Questions” section of this disclosure.
- **Access to your Personal Information.** If required by law, we will grant reasonable access to Personal Information that we hold about you. All requests must be directed to the phone number or address included in the “Questions” section of this disclosure.
- **Revocation of Consent or Restricting Processing.** If you revoke your consent for the processing of personal information, or wish to restrict the ways in which we can use your information, then we may no longer be able to provide you certain services. In some cases, we may limit or deny your request to revoke consent or restrict use if the law permits or requires us to do so or if our processing is not based on your consent. If you would like to revoke your consent or restrict our use of information, such a request must be directed to the phone number or address included in the “Questions” section of this disclosure.
- **Deletion of your Information.** Typically, we retain your Personal Information for the period necessary to fulfill the purposes outlined in this notice, unless a longer retention period is required by law or regulation. If required by law and permitted by our regulators, we will grant a request that we delete your Personal Information. All such requests must be directed to the phone number or address included in the “Questions” section of this disclosure.
- **Complaints.** Complaints can be directed to us at the phone number or address included in the “Questions” section of this disclosure. Some jurisdictions may also allow you to complain to a data protection authority as well.
- **Automated Decision Making.** If you apply for credit, we may use automated processing to help us make fair and responsible lending decisions. This may include, for example, automatically reviewing and analyzing the following information in order to determine whether to offer you credit, or the terms upon which it will be offered:
 - The information you provide on an application form;
 - Information about previous account conduct, including any payment arrears;
 - Consumer reports, and scores that predict your likelihood to repay a loan, based upon consumer reports,
 - Official public records information such as fraud record information and insolvency records.