

**FACTS****WHAT DOES THE COOPERATIVA DE AHORRO Y CRÉDITO LOMAS VERDES YOUR PERSONA INFORMATION.****WHY?**

Financial companies choose how they share your personal information. Federal law gives. Consumer 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 products or services you have with us. This information can include:

- Social Security
- Account balances and payment history.
- Credit history and credit score.

**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 the Cooperative chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Cooperativa Share?	Can you limit this sharing?
<b>For our everyday business purposes-</b> Such as to process your transactions, maintain your your account(s) respond to court orders and legal investigation or report to credit bureaus.	<b>YES</b>	<b>NO</b>
<b>For our marketing purposes-</b> To offer our products and services to you.	<b>YES</b>	<b>NO</b>
<b>For Joint marketing with other financial institutions</b>	<b>YES</b>	<b>NO</b>
<b>For our affiliates everyday business purposes-</b> Information about your transactions and experience	<b>YES</b>	<b>NO</b>
<b>For our affiliates everyday business purposes-</b> Information about your creditworthiness	<b>YES</b>	<b>YES</b>
<b>For our affiliates to market to you -</b>	<b>YES</b>	<b>YES</b>
<b>For nonaffiliates to market to you -</b>	<b>NO</b>	<b>We don't share</b>

**To limit our sharing?**

Mail the form below.

**Note:** If you are new customer, we can begin sharing your information 30 days from the Date we sent this notice. When you are no Langer or customer, we continue to share your information is described in this notice. However, you can contact us at any time to limit our sharing.

**Questions**

Call (787)787-6292 or send an email to [solicitud@lomasverdes.coop](mailto:solicitud@lomasverdes.coop)

**MAILING FORM**

Mark any/all you want to limit:

- ☐ Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- ☐ Do not allow affiliates to use my personal information to market me.

Name: \_\_\_\_\_

Adress: \_\_\_\_\_

Account number: \_\_\_\_\_

Mail to: \_\_\_\_\_

## WHO WE ARE

Who is providing this notice?

COOPERATIVA DE AHORRO Y CRÉDITO LOMAS VERDES

## WHAT WE DO

How does the Cooperative 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 building.

How does the Cooperative collect my personal information?

We collect your personal information, for example, when you:

- ◊ Open an account or money deposit.
- ◊ Apply for a loan.
- ◊ Use your credit or debit card.
- ◊ Apply for insurance.

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 right to limit only:

- ◊ 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.

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 nonfinancial companies.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

Joint marketing

A formal agreement between nonaffiliated financial companies that Together market financial products or services to you.

## IMPORTANT ADDITIONAL INFORMATION