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PRIVACY NOTICE DISCLOSURE

Kohler Credit Union is concerned about and respects the privacy of our members' personal financial information. We understand that our members furnish sensitive information to the credit union in the course of daily business and the credit union is committed to treating such information responsibly. You can be confident that your financial privacy is one of KCU's top priorities. Below summarizes what information we collect, how we safeguard it, and some steps you can take to protect your personal financial information.

TYPES OF INFORMATION KOHLER CREDIT UNION COLLECTS- In order to provide our members with competitive products and services, Kohler Credit Union collects information from many sources. These sources include:

- Applications for services. For example, we request members', joint owners', guarantors', and co-borrowers' nonpublic personal information on various applications and forms such as loan applications, new member applications, and requests for information.
- Transaction processing. Our systems record the deposits and withdrawals to your accounts. This includes information from processes such as share draft (check) processing, debit card processing, automated teller machine transaction processing, and various electronic transfers (for example, home banking or automated clearinghouse (ACH) transactions).
- Consumer reporting agencies. In making loan decisions, we collect information such as your credit history and credit worthiness from various credit bureaus. When opening checking and savings accounts, we collect information from reporting agencies that track account abuse and fraud.
- Market research firms. We contract with a market research firm that supplies the credit union with general household information and estimates about our members. This information is compiled from a variety of sources, including census data, public records and questionnaires.
- E-mails and electronic communications. We collect e-mail addresses from members who request periodic statements or other information in electronic form, and from users of our web site (www.kohlercu.com) who choose to provide their addresses.

INFORMATION KOHLER CREDIT UNION MAY DISCLOSE- The credit union may share members' personal financial information in certain circumstances that are permitted by law. These are typically situations where the product or service is requested by the member or to respond to a legal or regulatory requirement. These include:

- Companies that perform transaction processing on behalf of the credit union.
- Disclosures that are necessary to enforce the credit union's legal or contractual rights or the rights of any other person who is engaged in the financial transaction.
- Reporting to a consumer reporting agency under the Fair Credit Reporting Act.
- Complying with federal, state, or local laws, rules, and other applicable legal requirements.
- Providing information to insurance rate advisory organizations, guaranty funds or agencies, agencies that are rating the credit union, persons that are assessing the credit union's compliance with industry standards, and the credit union's attorneys, accountants, and auditors.

INFORMATION KOHLER CREDIT UNION DISCLOSES TO NONAFFILIATED THIRD PARTIES- Kohler Credit Union may disclose members' personal information to nonaffiliated third party marketing firms in certain circumstances. The information shared is typically for the purpose of marketing credit union supported products and services to members. The credit union will not provide members' personal information to any nonaffiliated third parties for the purpose of that party's independent marketing of products or services.

In the event Kohler Credit Union shares information with a nonaffiliated third party marketing firm, the credit union will enter into a written agreement with the nonaffiliated party that will require that party to maintain the confidentiality of the information in the same manner the credit union would, and restrict the use of the information.

You may request that we not share personal information with certain non-affiliated third parties. However, your request does not apply to anything that is sent directly from Kohler Credit Union (e.g. statements and notices), disclosures that are legally required and transactions that are required to perform a service that you have requested. If you choose to exercise an opt out request, please call 920-459-2595 or 1-888-528-2595. Anyone listed on the account can choose to opt out of the account for all the account holders.

KOHLER CREDIT UNION POLICIES AND PRACTICES WITH RESPECT TO PROTECTING THE CONFIDENTIALITY, SECURITY AND INTEGRITY OF PRIVATE INFORMATION- Kohler Credit Union takes the following steps to protect our members' privacy:

- We restrict access to our members' personal financial information to only those employees who have a specific business purpose for utilizing that information. Our employees are trained in the importance of maintaining confidentiality and member privacy. Additionally, we maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices.

- Our website, www.kohlercu.com uses "cookies" to make transferring between our website and other credit union sponsored websites easier (A "cookie" is a file placed on your computer's hard drive by the web site to primarily allow for various customizing or information gathering). If you use one of our website's links to another site, the cookie will allow the other site to know that you originated from Kohler Credit Union's site. The cookie also allows the sponsored site to return you directly back to the credit union's website. The cookie that is placed on your computer does not record financial transactions.
- The transaction-processing component of www.kohlercu.com uses passwords, data encryption, firewalls, and digital certificates to enhance confidentiality and reduce the potential for fraud.

INFORMATION OF FORMER MEMBERS - If you terminate your membership with Kohler Credit Union, the credit union will not share information we have collected about you, except as permitted or required by law.

WHAT MEMBERS CAN DO TO HELP -

- Protect your account numbers, card numbers, PINs (personal identification numbers), and passwords. In particular, never keep your PIN with your debit card or credit card, as that makes you vulnerable in the event you lose your card or your card is stolen.
- Use caution in revealing account numbers, social security numbers, and other personal information to other persons. In particular, if a caller tells you they are calling on behalf of the credit union and asks for your account number, you should beware.
- It's important that the credit union has current information about how to reach you. If we detect potentially fraudulent use of your account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

The Credit Union's Board of Directors ratified this policy May 2008