

FEDCOM Credit Union Privacy Policy

(2014)

FACTS

WHAT DOES FEDCOM 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**
- **Credit Scores and Payment History**
- **Transactions and Checking Account History**

When you are no longer our member, we continue to share your information as described in this notice.

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

Reasons we can share your personal information	Does FEDCOM CU 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 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	YES	YES
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	NO -unless we have a formal Joint Marketing agreement	YES
To limit our sharing and opt-out of affiliate marketing offers	<p>Call 616.364.7283 or toll-free at 1.888.364.6928, or Write to us at 150 Ann Street NW, Grand Rapids, MI 49505, or Stop by any of our locations</p> <p>Please Note: If you are a new member, we can begin sharing your information 30 days from the date we provided this notice. When you are no longer our member, we continue to share your information as described in this notice.</p> <p>However, you can contact us at anytime to limit our sharing.</p>	
Questions?	Call 616.364.7283 or toll-free at 1.888.364.6928	

What we do	
How does FEDCOM Credit Union protect my personal information?	We maintain strong security controls to ensure access to non-public personal information is restricted to those FEDCOM employees who need to know the information in order to provide you with products and services. We maintain physical, electronic and procedural safeguards that comply with federal regulations and ensure confidentiality of your non-public personal information.
How does FEDCOM Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account or deposit money • apply for a loan or pay your bills • use your credit or debit card 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"> • sharing for affiliates' everyday business purposes-information about your credit worthiness • 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. <ul style="list-style-type: none"> • FEDCOM Credit Union has an affiliate.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • FEDCOM Credit Union does not share information with nonaffiliates other than as required by law.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our joint marketing partners include insurance companies.