

**FACTS**
**WHAT DOES 121 FINANCIAL 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 income
- Account balances and payment history
- Credit History and credit scores

**HOW?**

All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons 121 FCU chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does 121 FCU Share?	Can you limit this sharing?
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	YES	NO
<b>For our marketing purposes</b> — to offer products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	YES	NO
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	YES	NO
<b>For our affiliates' everyday business purposes</b> — information about your credit worthiness	NO	WE DO NOT SHARE
<b>For our affiliates' to market to you</b>	NO	WE DO NOT SHARE
<b>For non-affiliates' to market to you</b>	NO	WE DO NOT SHARE

**Questions?**

Call 904-723-6300 (1-800-342-2352) — choose "Member Services" from our menu.



<b>Who we are</b>	
Who is providing this notice?	121 Financial Credit Union
<b>What we do</b>	
How does 121 FCU 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 121 FCU collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• pay your bills or apply for a loan</li> <li>• use your credit card or debit card</li> </ul> <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"> <li>• sharing for affiliates' every day business purposes – information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you</li> </ul> <p>State laws 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.
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. (Our affiliates include Financial Retirement & Investment Services.)
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. (121 does not share with non-affiliates so they can market to you, except when we have a joint marketing agreement.)
<b>Joint marketing</b>	A formal agreement between non-affiliated financial companies that together market financial products or services to you.



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