

FACTS **WHAT DOES 49ER 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 overdraft information
- § account balances and consumer loan history
- § credit history and wire transfer instructions

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 49er Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does 49er share?	Can you limit 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	No	No Sharing
For our affiliates' everyday business purposes— information about your transactions and experiences	No	No Sharing
For our affiliates' everyday business purposes— information about your creditworthiness	No	No Sharing
For our affiliates to market to you	No	No Sharing
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

§ Call 49er FCU: 1 (800) 621-5878 or Visit us online: www.49erfcu.com
 § Call CUNA Mutual Insurance: 1 (877) 636-2377 –may take up to 90 days to stop mailings.

Please note:
 If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, 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 1 (800) 621-5878 or Visit us online: www.49erfcu.com

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Who we are

Who is providing this notice? 49er Federal Credit Union

What we do

How does 49er 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. We maintain procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic information.

How does 49er Federal Credit Union collect my personal information? We collect your personal information, for example, when you:

- § open an account or apply for a loan
- § make online payments or apply for a credit/debit card
- § request wire transfers

Why can't I limit all sharing?	Federal law gives you the 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?	Both individuals' information is no longer shared with the affiliates of 49er Federal Credit Union. Either member may opt-out.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. § None
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. § CUNA Mutual Insurance
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. § None

Other important information	
Please do not share my personal and financial information with Nonaffiliates. Check Here <input type="checkbox"/>	
Name: _____	Account Number: _____
Signature: X_____	Date: _____