



Rev 3/1/12

FACTS	WHAT DOES BRIDGETON ONIZED 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and Income</li> <li>• Transaction history and Payment history</li> <li>• Employer information and Credit History</li> </ul>	
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 members' personal information; the reasons Bridgeton Onized FCU chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Bridgeton Onized 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 our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	No	We do not share
<b>For non-affiliates to market to you</b>	No	We do not share
To limit our sharing	<ul style="list-style-type: none"> <li>• Call (856) 692-4000</li> <li>• Visit us online: <a href="http://www.bofcu.com">www.bofcu.com</a> or</li> <li>• Mail the form below</li> </ul> <p><b>Please note:</b> If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>	
Questions?	Call (856) 692 – 4000 or go to <a href="http://www.bofcu.com">www.bofcu.com</a>	

**Mail-in Form**

If you have a joint account, your choice(s) will apply to everyone on your account	<b>Mark any/all you want to limit:</b> <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.	
	<b>Name</b>	<b>Mail to:</b>
	<b>Address</b>	Bridgeton Onized Federal Credit Union
	<b>City, State, Zip</b>	2550 South Main Rd
	<b>Account #</b>	Vineland, NJ 08360

**Who we are**

<b>Who is providing this notice?</b>	Bridgeton Onized Federal Credit Union
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**What we do**

<b>How does Bridgeton Onized Federal Credit Union protect my personal information?</b>	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.
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<b>How does Bridgeton Onized Federal Credit Union collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account or apply for a loan</li> <li>• Show your government issued ID or your driver's license</li> <li>• Give us your income information</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates or other companies.
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<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday 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> State laws and individual companies may give you additional rights to limit sharing.
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<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.
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**Definitions**

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• Bridgeton Onized does not have any affiliates at this time</li> </ul>
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<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial or non-financial companies.</p> <ul style="list-style-type: none"><li>• Non-affiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, mailhouse, mortgage companies, mortgage service companies, consumer reporting agencies, data processors, and check/share draft printers</li></ul>
<b>Joint Marketing</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"><li>• Affinion Group</li><li>• Cuna Mutual Insurance</li></ul>