



<b>FACTS</b>	<b>WHAT DOES BROWARD HEALTHCARE FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>
--------------	---

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all of the 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.
-------------	---

<b>What?</b>	<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>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
--------------	--

<b>How?</b>	All financial companies need to share members' information to run their everyday business. In the section below, we list reasons financial companies can share their members' personal information; the reasons Broward HealthCare Federal Credit Union chooses to share; and whether you can limit this sharing.
-------------	---

Reasons we can share your information	Does the Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> Such as to process 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 product and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	NO	
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	NO	
<b>For non-affiliates to market to you</b>	YES	YES

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call (954) 625-3660</li> </ul> <p><b>Please Note:</b> If you are a new member, we can begin sharing your information 7 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>
<b>Questions?</b>	Call (954) 625-3660

Who we are	
Who is providing this notice?	Broward HealthCare Federal Credit Union

What we do	
How does Broward HealthCare 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
How does Broward HealthCare Federal Credit Union 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 or debit card</li> </ul> <p>We also collect your personal information from other companies.</p>
Why can't I limit sharing?	<p>Federal law gives you the right to limit only</p> <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 you</li> <li>• Sharing for nonaffiliates to market you</li> </ul> <p>State laws and individual companies may give you additional rights limit sharing.</p>

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Broward HealthCare Federal Credit Union has no affiliates</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Nonaffiliates we share with can include insurance companies and direct marketing companies, such as CUNA Mutual and Affinion.</p>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>Broward HealthCare Federal Credit Union doesn't jointly market</p>