

FACTS

WHAT DOES DISCOVERY FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?

Discovery Federal Credit Union, your member-owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes non-public information from us as we conduct the business of the credit union.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information may include:

- Mailing address, Social Security number and income
- Account balances and payment history
- Credit history and credit scores

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

Reasons we can share your personal information	Does Discovery 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' everyday business purposes - information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We do not share

To limit our sharing

- Call **610.372.8010** or **800.563.9383** during normal business hours to speak with a representative
- Write to Member Services, Discovery Federal Credit Union, 2744 Century Blvd., Wyomissing, PA 19610
- E-mail memberservice@discoveryfcu.org

Please note:

If you are a *new* member, we can begin sharing your information from the date you receive this notice. When you are *no longer* our member, we will not share information we have collected about you, except as may be permitted or required by law.

However, you can contact us at any time to limit our sharing.

Questions?

Call **610.372.8010** or visit us online at www.discoveryfcu.org

Who we are	
Who is providing this notice?	Discovery Federal Credit Union
What we do	
How does Discovery protect my personal information?	We restrict access to non-public personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your non-public personal information.
How does Discovery collect my personal information?	<p>We collect non-public information about you from the following sources:</p> <ul style="list-style-type: none"> • Information we receive from you on applications and other forms • Information about your transaction with us or our affiliates • Information we receive from a consumer reporting agency • E-funds and the OFAC report. <p>We may disclose all of the information we collect, as described above, as permitted by law.</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"> • 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 <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 - unless you tell us otherwise.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.