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Privacy Policy

Related Links

- [Learn about fraud and identity theft](#)
- [Learn about email fraud](#)
- [Learn more about Secure Messaging](#)

FACTS

Why?

WHAT DOES DLFCU DO WITH YOUR PERSONAL INFORMATION?

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 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 account transactions. - Checking account information and credit history - Retirement assets 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 DLFCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

Does DLFCU 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 to 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

No

We don't share

For our affiliates' everyday business purposes – information about your creditworthiness

No

We don't share

For nonaffiliates to market to you

Yes

Yes

To limit our sharing

- Call toll-free 888.369.2207 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 888.369.2207 or go to www.dowlafcu.org.

What we do

How does DLFCU 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 DLFCU collect my personal information?

We collect your personal information, for example, when you - open an account or apply for a loan - make a wire transfer or give us your contact information - make deposits or withdrawals for your account We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

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 law 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?

Your choices will apply to everyone on your account.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies. - DLFCU has no affiliates

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies. - Nonaffiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, mailhouse, mortgage companies, consumer reporting agencies, data processors, check/sharedraft printers, and CUSO's

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - Our joint marketing partners include

