

Privacy Policy for DuPont Goodrich Federal Credit Union

FACTS	WHAT DOES DUPONT GOODRICH FCU 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"> ■ Social Security number and checking account information ■ credit history and credit scores ■ payment history and wire transfer instructions <p>When you are no longer our member, we continue to share your information as described in this notice.</p>
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 DUPONT GOODRICH FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does DUPONT GOODRICH FCU 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	No
For joint marketing with other financial companies	Yes	No
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 our affiliates to market to you No We don't share	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call (409) 899-3430

What we do	
How does DUPONT GOODRICH FCU 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 restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards.
How does DUPONT GOODRICH FCU collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or apply for a loan ■ make a wire transfer or show your government-issued ID ■ give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
	Federal law gives you the right to limit only

Why can't I limit all sharing?	<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 law and individual companies may give you additional rights to limit sharing.</p>
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Definitions	
Joint Marketing	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>DUPONT GOODRICH FCU has no affiliates</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Nonaffiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, consumer reporting agencies, data processors, and check/share draft printers</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT</i>

Other important information	
Online Services Disclaimer	<p>DuPont Goodrich Federal Credit Union, a Federal Chartered Financial Institution, owns the www.dugood.org site. Our staff, in conjunction with Harland Financial Solutions, operates the web site. Neither DuPont Goodrich Federal Credit Union nor Harland Financial Solutions will be liable for any damages of any kind arising from the use of this site or any link from this site, included but not limited to direct, indirect, incidental punitive, and consequential damages. This site is controlled by DuPont Goodrich Federal Credit Union within the State of Texas, USA. As such, the laws of the State of Texas will govern these disclaimers, terms and conditions unless superseded by Federal law.</p>
External Links Disclaimer	<p>If you use links provided on this web site to other Internet sites and services, you acknowledge that DuPont Goodrich Federal Credit Union does not endorse those sites or services and will not be responsible or liable for their content or any loss occasioned by any such content. Other Internet sites or services may have privacy or security policies that differ from the privacy or security policies of DuPont Goodrich Federal Credit Union.</p>
Email Correspondence Disclaimer	<p>When you send us personally identifying information, for example, an electronic mail message containing a question or comment, or by filling out a form that e-mails information to us, we use this information to fulfill or respond to your requests. We may store these requests to provide us with information for future improvements to our website. We may forward your e-mail to other DuPont Goodrich Federal Credit Union employees who are better able to respond to your requests. DuPont Goodrich Federal Credit Union maintains confidentiality over your personal information. We will not give, sell, rent, or otherwise transfer personal information to third parties without prior consent. We will never ask you to provide or confirm account numbers, PINs, passwords, or other personal information.</p>

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