



# FARM BUREAU FAMILY Credit Union

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*Learn how to use your Online BillPay*

## Privacy Policy Statement

*A private note to Our Members:*

Our credit union is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with our credit union.



FACTS	WHAT DOES Farm Bureau Family 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?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• credit history and account balances</li> <li>• transaction history and employment information</li> </ul> When you are no longer our customer, we continue to share your information as described in this notice.
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 member's personal information; the reasons Farm Bureau Family CU chooses to share; and whether you can limit this sharing.

Reasons we can share personal information	Does credit union 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	yes
<b>For joint marketing with other financial companies</b>	no	no
<b>For our affiliates' everyday business purposes —</b> information about your transactions and experiences	yes	no
<b>For our affiliates' everyday business purposes —</b> information about your creditworthiness	no	no
<b>For nonaffiliates to market to you</b>	no	no

**Questions?** Call **800-292-2680** or go to **7373 W Saginaw, Lansing, MI 48917**

### Who we are

Who is providing this notice? Farm Bureau Family Credit Union

### What we do

How does **FBFCU** 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 collect your personal information, for example, when you

How does **FBFCU** collect my personal information?
 

- open an account or make a wire transfer
- apply for loan or make deposits/withdrawals from your account
- We also collect your personal info. from others such as credit

bureaus, affiliates, & other companies.

Federal law gives you the right to limit only

Why can't I limit all sharing?

- 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 laws and individual companies may give you additional rights to limit sharing.

### Definitions

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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.