FACTS

WHAT DOES FLORIDA DEPT. OF TRANSPORTATION 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:

Social Security number and account balances

Credit history and checking account informationPayment history and employment information

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 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 Florida Department of Transportation Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FL Dept. of Transp. CU 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	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
For nonaffiliates to market to you	No	We don't share

Questions?

Call 877-884-0112 or go to www.fldotcu.com

bureaus or other companies	How does Florida DOT 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. We collect your personal information, for example, when you Open an account or apply for a loan file an insurance claim was a wire transfer or file an insurance claim formation. We also collect your personal information from others, such as credit bureaus 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 laws and individual companies may give you additional rights to limit sharing. Definitions Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies. Florida Department of Transportation Credit Union has no affiliate with nonaffiliates or transportation Credit Union does not share with nonaffiliates or transportation Credit Union does not share with nonaffiliates or they can market to you Joint marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you.	Who is providing this notice?	Florida Department of Transportation Credit Union 640 E Gaines Street, Tallahassee, FL 32301	
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 exply for a loan make a wire transfer or file an insurance claim. We also collect your personal information from others, such as credibureaus 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 state laws and individual companies may give you additional rights limit sharing. Definitions Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies. Florida Department of Transportation Credit Union has no affilial and nonfinancial companies. Florida Department of Transportation Credit Union does not sha with nonaffiliates so they can market to you Joint marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners can include Insurance Cos, Vehicles	## Protect my personal information? 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	What we do		
collect my personal information? Open an account or apply for a loan of life an insurance claim Make a wire transfer of life an insurance claim of life and insurance claim	collect my personal information? Open an account or apply for a loan or file an insurance claim Give us your contact information We also collect your personal information from others, such as credit bureaus 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 laws and individual companies may give you additional rights to limit sharing. Definitions Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies. Florida Department of Transportation Credit Union has no affiliate with nonaffiliates so they can market to you Joint marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners can include Insurance Cos, Vehicle Warranty Cos, Mortgage Cos, Plastic Card Processors (credit/deb.)		and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files	
■ Open an account or apply for a loan ■ Make a wire transfer or file an insurance claim ■ Give us your contact information We also collect your personal information from others, such as credibureaus 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 laws and individual companies may give you additional rights limit sharing. Definitions Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ Florida Department of Transportation Credit Union has no affiliated financial and nonfinancial companies. ■ Florida Department of Transportation Credit Union does not shar with nonaffiliates so they can market to you Joint marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ Our joint marketing partners can include Insurance Cos, Vehicles	■ Open an account ■ Make a wire transfer or file an insurance claim ■ Give us your contact information We also collect your personal information from others, such as credit bureaus 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 laws and individual companies may give you additional rights to limit sharing. Definitions Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ Florida Department of Transportation Credit Union has no affiliate Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ Florida Department of Transportation Credit Union does not share with nonaffiliates so they can market to you Joint marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ Our joint marketing partners can include Insurance Cos, Vehicle Warranty Cos, Mortgage Cos, Plastic Card Processors (credit/deb.)		We collect your personal information, for example, when you	
bureaus 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 laws and individual companies may give you additional rights limit sharing. Definitions Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies. Florida Department of Transportation Credit Union has no affiliated. Nonaffiliates Companies not related by common ownership or control. They can financial and nonfinancial companies. Florida Department of Transportation Credit Union does not shaw with nonaffiliates so they can market to you Joint marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners can include Insurance Cos, Vehicles	bureaus or other companies 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 laws and individual companies may give you additional rights to limit sharing. Definitions Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies. Florida Department of Transportation Credit Union has no affiliate Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies. Florida Department of Transportation Credit Union does not share with nonaffiliates so they can market to you Joint marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners can include Insurance Cos, Vehicle Warranty Cos, Mortgage Cos, Plastic Card Processors (credit/definancial)	collect my personal information?	Make a wire transfer Or file an insurance claim	
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 limit sharing. Definitions Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies. Florida Department of Transportation Credit Union has no affiliated. Nonaffiliates Companies not related by common ownership or control. They can financial and nonfinancial companies. Florida Department of Transportation Credit Union does not shaw with nonaffiliates so they can market to you Joint marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners can include Insurance Cos, Vehicles	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. Companies related by common ownership or control. They can be financial and nonfinancial companies. Florida Department of Transportation Credit Union has no affiliate Companies not related by common ownership or control. They can be financial and nonfinancial companies. Florida Department of Transportation Credit Union does not share with nonaffiliates so they can market to you Joint marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners can include Insurance Cos, Vehicle Warranty Cos, Mortgage Cos, Plastic Card Processors (credit/determine)			
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 limit sharing. Definitions Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies. Florida Department of Transportation Credit Union has no affiliated financial and nonfinancial companies. Florida Department of Transportation Credit Union does not shaw with nonaffiliates so they can market to you Joint marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners can include Insurance Cos, Vehicles	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 Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies. Florida Department of Transportation Credit Union has no affiliate Companies not related by common ownership or control. They can be financial and nonfinancial companies. Florida Department of Transportation Credit Union does not share with nonaffiliates so they can market to you Joint marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners can include Insurance Cos, Vehicle Warranty Cos, Mortgage Cos, Plastic Card Processors (credit/determine)	Why can't I limit all sharing?	Federal law gives you the right to limit only	
Definitions Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies. Florida Department of Transportation Credit Union has no affiliated. Companies not related by common ownership or control. They can financial and nonfinancial companies. Florida Department of Transportation Credit Union does not shaw with nonaffiliates so they can market to you A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners can include Insurance Cos, Vehicles	Definitions Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies. Florida Department of Transportation Credit Union has no affiliate Companies not related by common ownership or control. They can be financial and nonfinancial companies. Florida Department of Transportation Credit Union does not share with nonaffiliates so they can market to you A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners can include Insurance Cos, Vehicle Warranty Cos, Mortgage Cos, Plastic Card Processors (credit/deb.		about your creditworthiness affiliates from using your information to market to you	
Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies. Florida Department of Transportation Credit Union has no affiliated. Companies not related by common ownership or control. They can financial and nonfinancial companies. Florida Department of Transportation Credit Union does not shawith nonaffiliates so they can market to you A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners can include Insurance Cos, Vehicles	Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies. Florida Department of Transportation Credit Union has no affiliate Companies not related by common ownership or control. They can be financial and nonfinancial companies. Florida Department of Transportation Credit Union does not share with nonaffiliates so they can market to you A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners can include Insurance Cos, Vehicle Warranty Cos, Mortgage Cos, Plastic Card Processors (credit/debate)		State laws and individual companies may give you additional rights to limit sharing.	
Florida Department of Transportation Credit Union has no affiliate Companies not related by common ownership or control. They can financial and nonfinancial companies. Florida Department of Transportation Credit Union does not shawith nonaffiliates so they can market to you A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners can include Insurance Cos, Vehicles	In ancial and nonfinancial companies. ■ Florida Department of Transportation Credit Union has no affiliate Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ Florida Department of Transportation Credit Union does not share with nonaffiliates so they can market to you A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ Our joint marketing partners can include Insurance Cos, Vehicle Warranty Cos, Mortgage Cos, Plastic Card Processors (credit/debate)	Definitions		
Nonaffiliates Companies not related by common ownership or control. They can financial and nonfinancial companies. Florida Department of Transportation Credit Union does not sha with nonaffiliates so they can market to you A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners can include Insurance Cos, Vehicle	Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies. Florida Department of Transportation Credit Union does not share with nonaffiliates so they can market to you A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners can include Insurance Cos, Vehicle Warranty Cos, Mortgage Cos, Plastic Card Processors (credit/deb.	Affiliates		
financial and nonfinancial companies. Florida Department of Transportation Credit Union does not shawith nonaffiliates so they can market to you A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners can include Insurance Cos, Vehicle	financial and nonfinancial companies. Florida Department of Transportation Credit Union does not share with nonaffiliates so they can market to you A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners can include Insurance Cos, Vehicle Warranty Cos, Mortgage Cos, Plastic Card Processors (credit/deb.		■ Florida Department of Transportation Credit Union has no affiliates	
with nonaffiliates so they can market to you Joint marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ Our joint marketing partners can include Insurance Cos, Vehicle	with nonaffiliates so they can market to you A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ Our joint marketing partners can include Insurance Cos, Vehicle Warranty Cos, Mortgage Cos, Plastic Card Processors (credit/deb.	Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.	
together market financial products or services to you. Our joint marketing partners can include Insurance Cos, Vehicle 	together market financial products or services to you. Our joint marketing partners can include Insurance Cos, Vehicle Warranty Cos, Mortgage Cos, Plastic Card Processors (credit/deb		- · · · · · · · · · · · · · · · · · · ·	
	Warranty Cos, Mortgage Cos, Plastic Card Processors (credit/deb	Joint marketing		
	Other important information		 Our joint marketing partners can include Insurance Cos, Vehicle Warranty Cos, Mortgage Cos, Plastic Card Processors (credit/debi 	
Other important information		Other important information		