FACTS:

## **PRIVACY POLICY**





WHY A CREDIT UNION

## LOAN RATES

## **Privacy Policy**

What does Founders Community Federal 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 Payment history

Income and Credit History

Account balances and Credit Scores

When you are no longer our member, 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 Founders Community Federal Credit Union chooses to share; and whether you can limit this sharing.

Who we are?	Founders Community Federal Credit Union		
Who is providing this notice?			
What we do?	To protect your personal information from unauthorized access and use, we		
How does Founders Community Federal	use security measures that comply with federal law. These measures include		
Credit Union protect my personal Information?	computer safeguards and secured files and buildings.		
	We also maintain other physical, electronic and procedural safeguards to		
	protect this information to those employees for whom access is appropriate.		
How does Founders Community Federal	We collect your personal information, for example, when you		
Credit Union collect my personal information?	*Open an Account or Apply for a loan		
	*Deposit money or use your debit card		
	*Pay your bills		
	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 laws and individual companies may give you additional rights to limit		
	sharing.		
Definitions	Companies related by common ownership or control. They can be financial		
Affiliates	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.		

Reasons we can share your personal information	Does Founders Community Federal Credit Union 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	No	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes—information about your transactions and experiences	No	No
For our affiliates' everyday business purposes—information about your creditworthiness	No	No
For our affiliates to market to you	No	No
For our nonaffiliates to market to you	No	No

Questions?

Call 269-795-9289 Mail the enclosed form



Please note: If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing. Call 269-795-9289.