

PRIVACY NOTICE

FACTS

WHAT DOES FRANKLIN MINT 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 Credit History
- Payment History and Transaction History
- Income and Account Balances

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Franklin Mint Federal Credit Union (FMFCU) chooses to share member information; and whether you can limit this sharing.

Reasons we can share your personal information	Does Franklin Mint 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	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For non- affiliates to market to you	No	We do not share

Questions?

Call 610-325-5100 or go to www.fmfcu.org

Who we are

Who is providing this notice?

Franklin Mint Federal Credit Union; also referred to as FMFCU

What we do

How does FMFCU 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.

FMFCU regularly evaluates its information security controls, trains employees, educates members and enhances controls, as needed to protect your information.

How does FMFCU collect my personal information?

We collect your personal information, for example, when you

- open an account or provide identification
- pay your bills or use your debit card
- complete deposits or withdrawals or apply for a loan

We also collect your personal information from others, such as credit bureaus or affiliates.

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.

- Our affiliates include State Financial Network, CU Settlement, CUSO Financial Services, L.P. and CU Realty Services.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- FMFCU 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 include categories of companies such as insurance companies, credit card companies and other financial service providers.

Other important information