

FACTS

WHAT DOES FRATERNAL ORDER OF POLICE 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 depends on the product or service you have with us. This information can include:




- ◆ Social Security number and account balances
- ◆ Payment history and transaction or loss history
- ◆ Credit history and credit scores

When you are *no longer* our customer, we continue to share you 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 Fraternal Order of Police Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal informa-	Does Fraternal Order of police CU share?	Can you limit this sharing?
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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		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 credit worthiness		No	We don’t share
For non-affiliates to market to you		No	We don’t share

Questions? Call: 918.836.9922 or go to www.fopcu.org

Who we are

Who is providing this notice?

Fraternal Order of Police Credit Union

What do we

How does Fraternal Order of Police 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.

How does Fraternal Order of Police Credit Union collect my personal information?

We collect your personal information, for example, when you

- ⇒ **Open an account or apply for a loan**
- ⇒ **Pay your bills or use your credit or debit card**
- ⇒ **Make deposits or withdrawals from your account**

We also collect your personal information from other, such as credit bureaus or other companies.

Why can't I limit all sharing?

Federal law give you the right to limit only

- ⇒ **Sharing for affiliates' everyday business purposes-information about your credit worthiness**
- ⇒ **Affiliates from using your information to market to you**
- ⇒ **Sharing for non-affiliates 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.

- ⇒ **Fraternal Order of Police Credit Union has no affiliates**

Non-affiliates

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

- ⇒ **We may disclose nonpublic, personal information to third parties (such as consumer reporting agencies) as permitted by law.**

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- ⇒ **Our joint marketing partners (such as plastic card processors) maintain the same privacy standards as Fraternal Order of Police Credit Union.**