

FACTS: WHAT DOES FREEDOM 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
- payment history and account balances
- credit history and checking account information

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 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 Freedom Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Freedom 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 affiliated third parties’ everyday business purposes — information about your transactions and experiences	No	We don't share
For our affiliated third parties’ everyday business purposes — information about your creditworthiness	No	We don't share
For our affiliated third parties to market to you	No	We don't share
For nonaffiliated third parties to market to you	No	We don't share

Questions? Call Freedom at **215-612-5900** or visit **FreedomCU.org**.

Who we are	
Who is providing this notice?	Freedom Credit Union
What we do	
How does Freedom 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 Freedom Credit Union collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ■ Open an account or use your credit or debit card ■ Apply for a loan or give us your contact information ■ Make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliated third party, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> ■ Sharing for affiliated third parties' everyday business purposes—information about your creditworthiness ■ Affiliate third parties from using your information to market to you ■ Sharing for nonaffiliated third party to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliated Third Party	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Freedom Credit Union does not share with our affiliated third parties.</i>
Nonaffiliated Third Party	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Freedom Credit Union does not share with nonaffiliated third parties so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated third-party financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include insurance companies.</i>