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Loan Application

Business Loan

Rates & Fees

VISA Info Online

My Offers

Get A Great Deal On A New Car Loan



Click to Apply!



Become a Member

Privacy Policy

FRSA Credit Union, your member owned financial institution, is committed to providing you financial products and services to meet your needs and reach your financial goals. We are equally committed to protecting our members' privacy. You can be confident that your financial privacy is a priority of this credit union.

We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please [contact](#) a member service representative at 407-657-7212.

FACTS

WHAT DOES FRSA 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 FRSA Credit Union's Privacy Policy.

At FRSA Credit Union, we respect the privacy of our members. We recognize the importance of maintaining the confidentiality of your personal financial information. This notice describes the privacy policy and practices followed by FRSA Credit Union. This notice explains what types of member information we collect and under what circumstances we may share it.

What?

The types of personal information we collect and share depend on the accounts or service you have with us. This information can include:

- Social Security Number
- Account balances and transaction history
- Payment history and credit history

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' information to run their everyday business. In the section below, we list reasons financial companies can share their members' personal information; the reasons FRSA Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your information	Does the 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 product and services to you	YES	YES
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes -	NO	We don't share

information about your transactions and experiences		
For our affiliates' everyday business purposes - information about your creditworthiness	YES	YES
For non-affiliates to market to you	YES	YES

To limit our sharing	Call (407) 657-7212 or Come into our office
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Questions?	Call (407) 657-7212
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Who we are	
Who is providing this notice?	FRSA Credit Union

What we do	
How does FRSA 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 also restrict access to nonpublic personal information about you to those employees and volunteers who need to know the information to provide products or services to you.
How does FRSA 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 apply for a loan • apply for any credit union service • You visit our website; provide us information on any online application or transaction, or information you send to us by email. • use your credit or debit card or pay your bills • make deposits to or withdrawals from your accounts <p>We also collect your personal information from others, including credit bureaus 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 affiliates everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • FRSA Credit Union has no affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • FRSA Credit Union may share with nonaffiliates so they can market to you, such as BSDC and Segmint.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- FRSA Credit Union marketing partners include Affinion Group and Route 66.

If you have questions concerning this notice, please do not hesitate to [contact us](#) - we are here to serve you. Complaints or concerns about this site should be directed to:

Marissa Tatum
407-657-7212 Ext 300

FRSA Credit Union serves all those who work in the roofing, sheet metal and air conditioning industries along with everyone who lives, works, attends school, and worships in the Winter Park, Florida 32792 zip code.

PO Box 5799, Winter Park, FL 32793
Phone (407) 657-7212 | Fax (407) 671-7014
Toll-free (within FL) (877) 657-7212



Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency



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