



IBEW LOCAL 56 FEDERAL CREDIT UNION



Once A Member ... Always A Member

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Credit Union Hours
Mon - Thur -- 9:00AM to 5:00PM
Friday -- 9:00AM to 6:00PM
Closed Weekends and All Federal Holidays
Lost or Stolen Debit Card: (800)543-5073

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IBEW #56 Federal Credit Union Privacy Policy

Rev. [2/2011]

FACTS: WHAT DOES THE IBEW LOCAL #56 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 may include:
 - Social Security number and account balances
 - Payment history and credit history
 - Transaction history
 When you are no longer our member, we continue to share 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 IBEW Local #56 Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does IBEW Local #56 FCU 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	No	We don't share
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 nonaffiliates to market to you	No	We don't share

Questions? Call (814)455-2270 or (800)723-7800

What we do
 How does IBEW Local #56 FCU 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 IBEW Local #56 FCU collect my personal information?	<p>and changes.</p> <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 - make a wire transfer or give us your contact information - show us your driver's license <p>We also collect your personal information from others, such as credit bureaus, affiliates, 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 - 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 to limit sharing.</p>

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - IBEW Local #56 FCU has no affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - Nonaffiliates we share with can include insurance companies, government agencies, check printers, card services, credit reporting agencies, data processors, and corporate credit unions
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT

Other important information	

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Routing Number: 243381065



**The Erie Area
Credit Union Partnership**

IBEW Local #56 FCU - Once A Member ... Always A Member