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	WHAT DOES LAREDO FIRE DEPARTMENT F.C.U.				
FACTS	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:				
	n Social Security Number and Income				
	n Account balances and transaction history				
	n Credit history and credit scores				
	When you are <i>no longer</i> our member, we continue to share your information as described in this notice.				
How?	All companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can sharetheir member's personal information; the reasons <i>LFDFCU</i> chooses to share; and whether you can limit this sharing.				

Reasons we can share your personal information	Does LFDFCU 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	No	We don't share	
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share	
For our affiliates to market to you	No	We don't share	
For nonaffiliates to market to you	No	We don't share	



## Laredo Fire Department Schedule

## April 2014 💌

Sun	Mon	Tue	Wed	Thu	Fri	Sat
30	31	Apr 1	2	3	4	5
С	A	В	С	Α	В	С
	_	_	_	_	_	_
6	7	8	9	10	11	12
A	в	С	A	В	С	A
	_	_	_	_		_
13	14	15	16	17	18	19
В	С	A	в	С	A	В
20	21	22	23	24	25	26
С	Α	в	С	A	В	С
	_	_	_	_	_	_
27	28	29	30	May	2	3
A	В	C	Δ	В	C	Δ
		-				
			-			
				Google	e Cale	endar

## Debit Card Program



## Lobby Hours ...

Monday - Friday 9:00 am to 5:00 pm 5002 Tesoro Plaza Laredo, TX 78041 Tel: (956) 722-7841 Fax: (956) 725-9643 Ifdfcu@bizlaredo.rr.com

Policies & Reports

2013 Scholarship Winners 2012 Scholarship Winners



Questions? Call (956)722-7841or go to WWW.LAREDOFIRECREDITUNION.COM

Who we are	
Who is providing this notice?	LFDFCU (Laredo Fire Department Federal Credit Union)

What we do		
How does LFDFCU 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 LFDFCU collect my personal information?	We collect your personal information, for example, when you: n open an account or apply for a loan n deposit money or pay your bills n use your credit card or debit card n Give us your contact information n Give us your wage statement We also collect your personal information from others, such as credit bureaus, affiliates or other companies	
Why can't I limit all sharing?	<ul> <li>Federal law gives you the right to limit only:</li> <li>n sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>n affiliates from using your information to market to you</li> <li>n sharing for nonaffiliates to market to you</li> <li>State laws and individual companies may give you additional rights to limit sharing.</li> </ul>	

Definitions			
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. n LEDECU has no affiliates		
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.		
	n LFDFCU does not share with non-affiliates so they can market to you.		
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.		
	n Our joint marketing partners include financial services and insurance companies.		
Other important information			
Business Hours : Monday trough Friday 9 am to 5 pm 5002 Tesoro Plaza Laredo, TX 78041 Tel. (956)722-7841 Email: <u>services@laredofirecreditunion.com</u>			

In compliance with the U.S.A. Patriot Act, we are required to obtain and verify identification provided for all new account owners and joint owners, using methods permitted by law.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency

