

**FACTS****WHAT DOES ROBINS 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 can include:

- Social Security number and Name
- Address and Telephone Number
- Email Address and Income

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**

All financial companies need to share customers' non-public personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' non-public personal information; the reasons Robins Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Robins Federal Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	Yes
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	Yes
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes

**To limit our sharing**

- Call **478.923.3773** - our menu will prompt you through your choice(s)
- Visit us online: **www.robinsfcu.org** or
- Mail the **form** below

**Please note:**

If you are a *new* customer, we can begin sharing your information **[30]** days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

**Questions?**

Call 478.923.3773 or go to [www.robinsfcu.org](http://www.robinsfcu.org)

**Mail-in Form**

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.

**Name****Address****City, State, Zip****[Account #]****Mail to:**

Robins Federal  
Credit Union  
Support Services  
PO Box 6849  
Warner Robins,  
GA 31095

## Who we are

<b>Who is providing this notice?</b>	Robins Federal Credit Union
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## What we do

<b>How does Robins Federal Credit Union protect my personal information?</b>	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.
<b>How does Robins Federal Credit Union collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ open an account or apply for a loan</li> <li>■ send emails or other types of communication to the credit union</li> <li>■ conduct transactions with us or others</li> </ul> <p>We also collect information we receive from consumer reporting agencies and other third parties such as market research firms.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Robins Federal Credit Union will treat an opt-out request from any one party to an account as if all of you chose to opt-out.

## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Robins Investment &amp; Retirement Services</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Robins Federal Credit Union does not share with nonaffiliates</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Robins Federal Credit Union doesn't jointly market</i></li> </ul>

## Other important information

To Opt-Out, you may download an Opt-Out Form online at [www.robinsfcu.org](http://www.robinsfcu.org), or you can call the Credit Union Call Center at 478.923.3773, option 7.