

FACTS

WHAT DOES ROCKFORD COMMUNITY 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 Account Balances**
- **Credit Scores and Payment History**
- **Transactions and Checking Account 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' 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 Rockford Community Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

Does Rockford
Community 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

YES

YES

For our affiliates' everyday business purposes - information about your transactions and experiences

YES

YES

For our affiliates to market to you

YES

YES

For nonaffiliates to market to you

NO

NO

To limit our sharing

Call 616.866.8570, or
Write to us at 3 N. Monroe, Rockford, MI 49341

Please Note: If you are a new member, we can begin sharing your information 15 days from the date we provided this notice. When you are no longer our member, we continue to share your information as described in this notice.

Questions?

Call 616.866.8570

Who we are	
Who is providing this notice?	Rockford Community Federal Credit Union
What we do	
How does Rockford Community Federal Credit Union protect my personal information?	We maintain strong security controls to ensure access to non-public personal information is restricted to those Rockford Community Federal Credit Union employees who need to know the information in order to provide you with products and services. We maintain physical, electronic and procedural safeguards that comply with federal regulations and ensure confidentiality of your non-public personal information.
How does Rockford Community Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account or deposit money • apply for a loan or pay your bills • use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes-information about your credit worthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Rockford Community Federal Credit Union has an affiliate.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Rockford Community Federal Credit Union does not share information with nonaffiliates other than as required by law.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our joint marketing partners include insurance companies.

