

Privacy Policy

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| FACTS | WHAT DOES The Focus Federal CREDIT UNION DO WITH YOUR PERSONAL INFORMATION? |
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| 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 The Focus Federal Credit Union's Privacy Policy. At The Focus Federal Credit Union (TFFCU), 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 The Focus Federal Credit Union. This notice explains what types of member information we collect and under what circumstances we may share it. |
| What? | <p>The types of personal information we collect and share depend on the accounts or services you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social security number and income • Account balances and payment history • Credit history and credit scores • Transaction or Loss History <p>When you are <i>no longer</i> our member, we will not share your information except as permitted or required by law as described in this notice.</p> |
| 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 The Focus Federal Credit Union chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does TFFCU 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 | Yes |
| For joint marketing with other financial companies | No | 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 nonaffiliates to market to you | No | We don't share |
| To limit our sharing | Call 1-800-831-8923 ext. 273 or 405-230-1328 ext. 273 or Visit us online: Marketing Material Opt Out Form . <i>Please Note:</i> If you are a <i>new member</i> , we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our member, we can continue to share your information as described in this notice. <u>However, you can contact us any time to limit our sharing.</u> | |
| Questions? | Call 1-800-831-8923 or 405-230-1328 or visit https://focusok.com | |


| Who we are | |
|-------------------------------|--------------------------------|
| Who is providing this notice? | The Focus Federal Credit Union |
| What we do | |

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| <p>How does The Focus Federal Credit Union protect my personal information?</p> | <p>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.</p> |
| <p>How does The Focus Federal Credit Union collect my personal information?</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 • 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> |
| <p>Why can't I limit all sharing?</p> | <p>Federal law only gives you the right to limit information sharing as follows:</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 to limit sharing.</p> |


| <h2>Definitions</h2> | |
|-------------------------------|---|
| <p>Affiliates</p> | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>The Focus Federal Credit Union has no affiliates.</i> |
| <p>Nonaffiliates</p> | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Third party service providers.</i> |
| <p>Joint marketing</p> | <p>A formal agreement between The Focus Federal Credit Union and a nonaffiliated financial company where we jointly market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>The Focus Federal Credit Union has no formal joint marketing agreements.</i> |

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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

Federally
Insured
by NCUA



EQUAL HOUSING
LENDER

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