

# FACTS

## WHAT DOES UNIVERSITY & COMMUNITY FCU DO WITH YOUR PERSONAL INFORMATION?

Rev. 6/1/2010

### 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
- + Account Balances and Payment History
- + Credit History and Credit Scores

### 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 UCFCU chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information:	Does UCFCU 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.	<b>YES</b>	<b>NO</b>
<b>For our marketing purposes:</b> to offer our products and services to you	<b>YES</b>	<b>NO</b>
<b>For joint marketing with other financial companies:</b>	<b>YES</b>	<b>NO</b>
<b>For our affiliates' everyday business purposes:</b> information about your transactions and experiences	<b>YES</b>	<b>NO</b>
<b>For our affiliates' everyday business purposes:</b> information about your creditworthiness	<b>YES</b>	<b>YES</b>
<b>For our affiliates to market to you:</b>	<b>YES</b>	<b>YES</b>
<b>For our nonaffiliates to market to you:</b>	<b>YES</b>	<b>YES</b>

### To limit our sharing

- + Call 405.743.3328 - our menu will prompt you through your choice(s)
- + Visit us online: [www.cuintouch.com](http://www.cuintouch.com) or
- + Mail the form below

Please note:

If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, 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 405.743.3328 or go to [www.cuintouch.com](http://www.cuintouch.com)

### Mail-in Form

**Leave Blank OR** if you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

**Apply my choices only to me.**

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 non affiliates to market their products and services to me.

Name

Address

City, State, ZIP

Account #

Mail to:  
University & Community  
Federal Credit Union  
P.O.Box 1357  
Stillwater, OK 74076

# PAGE 2

## Who we are

Who is providing this notice?	University & Community Federal Credit Union (UCFCU)
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## What we do

How does UCFCU 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 UCFCU collect my personal information?	We collect your personal information, for example, when you + Open an account or deposit money. + Pay your bills or apply for a loan. + 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: + Sharing for affiliates' everyday business purposes— information about your creditworthiness + Affiliates from using your information to market to you + Sharing for non affiliates to market to you. State laws and individual companies may give you additional rights to limit sharing.

## Definitions

Affiliates	<i>Our affiliates include companies with a University &amp; Community name.</i>
Nonaffiliates	<i>Nonaffiliates we share with include mortgage companies, insurance companies, direct marketing companies, and nonprofit organizations.</i>
Joint Marketing	<i>University &amp; Community doesn't jointly market.</i>

## Other Important Information

<p>We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your non public personal information.</p>
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