

FACTS

WHAT DOES THE UNIVERSITY OF KENTUCKY 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, assets, and income
- Credit history and account balance, payment history, and credit card usage
- Parties to transactions and credit worthiness

How?

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

Reasons we can share your personal information	Does the credit union choose to 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	Yes	Yes
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Call 800-234-8528 —our menu will prompt you through your choice(s) **or**
- Visit us online: <http://www.ukfcu.org/>

Please note:

If you are a *new* customer, we can begin sharing your information 1 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 800-234-8528 or go to <http://www.ukfcu.org/>

Who we are

Who is providing this notice?

University of Kentucky Federal Credit Union

What we do

How does the credit union 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.

We restrict access to your personal and account information to those employees who need to know that information.

How does the credit union collect my personal information?

We collect your personal information, for example, when you

- Apply for credit or open a deposit account, obtain a financial service or conduct a financial transaction with us or others, or it may be received from a consumer reporting agency.

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 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?

All parties joint on the account will have their sharing limited as well by the credit union.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- We may disclose all of the information we collect, as described above, to companies that perform services for us to economically and effectively administer your account.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- We do not disclose non-public personal information about you to anyone, except as permitted by law.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- We may disclose specific information that we collect to other financial institutions, specifically insurance companies.

Other important information

The financial institutions we have joint marketing agreements with will not be permitted to initiate charges to your account without your explicit permission.