



**Universal Account Agreement**

**Privacy Policy**

**FACTS**

**WHAT DOES USF 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 what we do.

At USF Federal Credit Union, 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 USF Federal Credit Union. This notice explains what types of member information we collect and under what circumstances we may share it.

**What?** The types of personal information we collect and share depend on the accounts or services you have with us. This information can include:

- Social Security number and account balances
- Payment history and transaction history
- Credit history and income

When you are *no longer* our member, we continue to share 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 USF Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does USF 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	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	No	We don't share
<b>For non affiliates to market to you</b>	No	We don't share

**Questions?** Call us at: Local (813) 569 2000 or Toll Free (800) 763 2005; visit our website at [www.usffcu.org](http://www.usffcu.org); or write to us at USF Federal Credit Union, 13302 USF Palm Dr., Tampa, FL. 33612



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What we do	
<b>How does USF 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 USF 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>use your credit or debit card or pay your bills</li> <li>make deposits or withdrawals from your accounts</li> </ul> <p>We also collect your personal information from others, including credit bureaus or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law only gives you the right to limit information sharing as follows:</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 non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>USF Federal Credit Union does not share with our affiliates.</i></p>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>USF Federal Credit Union does not share with non-affiliates so they can market to you, except for our joint marketing arrangements.</i></p>
<b>Joint marketing</b>	<p>A formal agreement between USF Federal Credit Union and a nonaffiliated financial company where we jointly market financial products or services to you.</p> <p><i>Our joint marketing partners include financial service providers and insurance companies.</i></p>