

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.

The type of personal information we collect and share depends on the product or service you have with us. This information can include:

- Social Security Number       Date of Birth
- Name
- Joint Owner

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 reason UFCW Federal Credit Union chooses to share and whether you can limit this sharing

Reasons we can share your personal information	Does UFCW share?	Can you limit 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 our affiliates' everyday business purposes-</b> information about your transactions and experiences	Yes	Yes
<b>For our affiliates' everyday business purposes-</b> information about your credit worthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For non-affiliates to market to you</b>	Yes	Yes

**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 customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing:  
Call 570-693-0500 or go to [www.ufcwpa.org](http://www.ufcwpa.org)

## Who we are

**Who is providing this notice?** UFCW Federal Credit Union

## What we do

### **How does UFCW Federal 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.

### **How does UFCW Federal Credit Union collect my personal information?**

We collect your personal information, for example, when you apply for a loan or open a new account participate in surveys

### **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.

### **What happens when I limit sharing for an account I hold jointly with someone else?**

The joint owner will have limited sharing on the account.

## Definitions

### **Affiliates**

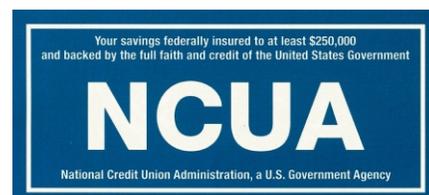
Companies related by common ownership or control. They can be financial or nonfinancial companies.

### **Non-affiliates**

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

### **Joint Marketing**

A formal agreement between non-affiliated financial companies that, together, market financial products or services to you.



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