

FACTS**WHAT DOES UFCW COMMUNITY 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: <ul style="list-style-type: none"> n Social Security number and income n account balances and payment history n 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 UFCW Community Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does UFCW Community FCU 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	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes— information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes— information about your creditworthiness	NO	WE DO NOT SHARE
For our affiliates to market to you	YES	YES
For non-affiliates to market to you	YES	YES

To limit our sharing	<p>a. Call 570-693-0500 —our menu will prompt you through your choice(s)</p> <p>b. Mail the form below:</p> <p>UFCW Community FCU, PO Box 2458 Wyoming, PA 18644-0258</p> <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information [30] days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
-----------------------------	--

Questions?	Call 570-693-0500
-------------------	-------------------

Who we are

Who is providing this notice?	UFCW Community Federal Credit Union
-------------------------------	-------------------------------------

What we do

How does UFCW Community FCU 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 Community FCU collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> n open an account or deposit money n pay your bills or apply for a loan n 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 <ul style="list-style-type: none"> n sharing for affiliates' everyday business purposes—information about your creditworthiness n affiliates from using your information to market to you n sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • UFCW does not share with non-affiliates so they can market to you.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our Joint marketing partners include investment, insurance, and other financial service companies.

Mail-in Form

<p>Leave Blank OR [If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="radio"/> Apply my choices only to me</p>	<p>Mark any/all you want to limit:</p> <p><input type="radio"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="radio"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="radio"/> Do not share my personal information with non-affiliates to market their products and services to me.</p>	
	Name	
	Address	
	City, State,	
	Account#	
		<p>Mail to: UFCW Community FCU PO Box 4258 Wyoming, PA 18644-0258</p>