



PRIVACY STATEMENT

FACTS	WHAT DOES UNITED SERVICES FEDERAL CREDIT UNION (USFCU) 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 may include: <ul style="list-style-type: none"> ▪ Social Security number and income ▪ Account balance and payment history ▪ Credit history and credit scores When you are <i>no longer</i> our member, we DO NOT continue to share your 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 reason USFCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does USFCU 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	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions	Call 419-241-2163, go to www.usfcu.com or Write: 1716 Spielbusch Ave #405 Toledo, Ohio 43604
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What we do	
How does USFCU protect my personal information?	<p>We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you.</p> <p>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 file and buildings.</p>
How does USFCU collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Open an account or deposit money ▪ Pay your bills or apply for a loan ▪ Use your credit or debit card <p><i>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</i></p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>USFCU has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Nonaffiliates we share with can include consumer reporting agencies, data processors, check/share draft printing companies, financial statement publishers/printers, plastic card processors, government agencies and mailhouses.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include insurance companies, IRA service providers, and mortgage service companies.</i>

What Members Can Do To Help

United Services Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINS (personal identification numbers) and passwords. Never keep your PIN with your card.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity on your account, we will attempt to contact you immediately.