

# FACTS

## WHAT DOES FEDCHOICE 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 depends on the product or service you have with us. This information can include:

- Social Security number and name
- Account balances and payment history
- Credit history and checking account information.

### 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 FedChoice Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FedChoice 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 NOTE: Members' personal account information may be disclosed to Communication Assistants (used in Video Relay Services) and any other third party vendors who serve our members.	Yes	No
<b>For our marketing purposes —</b> to offer products and services to you	Yes	Yes
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliate's everyday business purposes —</b> information about your transactions and experiences	N/A - FedChoice does not have any affiliates	We don't share
<b>For our affiliate's everyday business purposes —</b> information about your creditworthiness	N/A - FedChoice does not have any affiliates	We don't share
<b>For nonaffiliates to market to you</b>	Yes	Yes

### To limit our sharing

- Call 301.699.6151 • 800.969.6151 to contact the Financial Advisory Center.
- Go to [fedchoice.org](http://fedchoice.org) and login to eBanking.

**Please note:**

If you are a *new* member, we can begin sharing your information 30 days from the date that we sent this notice. When you are *no longer* our member, 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 301.699.6151 • 800.969.6151 or go to [fedchoice.org](http://fedchoice.org).

## Who we are

<b>Who is providing this notice?</b>	FedChoice Federal Credit Union 10001 Willowdale Road, Lanham, Maryland 20706
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## What we do

<b>How does FedChoice 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 FedChoice collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account or apply for a loan</li> <li>• Give us your income or employment</li> <li>• Provide us with your contact information.</li> </ul>
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliate's 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. Law may require us to share information with others in order to offer reasonable accommodations for disabilities (e.g. a third party you choose, to help a reading or hearing-impaired member).</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

## Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>FedChoice Federal Credit Union does not have any companies related by common ownership or control.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>Such as mortgage companies, investment service companies.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>■ <i>Such as insurance companies, check printers, card issuers, statement processors.</i></li> </ul>

## Other important information

You may opt out of receiving marketing information from FedChoice Federal Credit Union or through its joint marketing agreements. Follow the instructions in the "To limit our sharing" section of this notice.