



# PRIVACY NOTICE

Effective Date: 1/1/2020

PAGE 1

<b>FACTS</b>	WHAT DOES BFSFCU® DO WITH YOUR PERSONAL INFORMATION?
<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security Number and account balances</li> <li>• Credit history and payment history</li> <li>• Account transactions and checking account information</li> </ul> <p>When you are no longer our member, we continue to share your information as described in this notice.</p>

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	Does BFSFCU 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 DO NOT SHARE
<b>For our affiliates to market to you</b>	No	WE DO NOT SHARE
<b>For nonaffiliates to market to you</b>	No	WE DO NOT SHARE

## QUESTIONS

Call **202-212-6400** or visit our website at **BFSFCU.org**

<b>WHAT WE DO</b>	
<b>How does Bank-Fund Staff 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. Access to information is limited to those employees who have a need to know.
<b>How does Bank-Fund Staff 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>• Apply for membership</li> <li>• Open an account</li> <li>• Apply for a loan</li> <li>• Use your credit or debit card</li> </ul> <p>We also collect your information from others, such as credit bureaus.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</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 nonaffiliates to market to you</li> </ul>

<b>DEFINITIONS</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Bank-Fund Staff Federal Credit Union has no affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Bank-Fund Staff Federal Credit Union does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products and services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include insurance products and services providers and identity theft products and assistance.</i></li> </ul>



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