

<b>FACTS</b>	<b>WHAT DOES F&amp;A FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>
<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</li> <li>• Account balances</li> <li>• Payment History</li> <li>• Credit card or other debts</li> <li>• Mortgage rates and payments</li> </ul> <p>When you are <i>no longer</i> our member we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share <i>member's</i> personal information to run their everyday business. In the section below, we list the reasons financial companies can share their <i>member's</i> personal information; the reasons F&A Federal Credit Union chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does F&amp;A Federal Credit Union share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes-</b> such as to process your transactions, maintain your accounts(s), respond to court orders and legal investigations, or report to credit bureaus	<b>YES</b>	<b>NO</b>
<b>For our marketing purposes-</b> to offer our products and services to you.	<b>NO</b>	<b>WE DON'T SHARE</b>
<b>For joint marketing with other financial companies</b>	<b>NO</b>	<b>WE DON'T SHARE</b>
<b>For our affiliates' everyday business purposes-</b> information about your transactions and experiences.	<b>NO</b>	<b>WE DON'T SHARE</b>
<b>For non affiliates to market to you-</b>	<b>NO</b>	<b>WE DON'T SHARE</b>

<b>Questions?</b>	If you have any questions please call 1-800-222-1226 ext. 5990.
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<b>Who we are</b>	
Who is providing this notice?	<b>F&amp;A FEDERAL CREDIT UNION</b>

<b>What we do</b>	
<b>How does F&amp;A 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, secured files and buildings along with https protocol and utilization of session cookies to validate client sessions.
<b>How does F&amp;A Federal Credit Union collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Apply for a loan</li> <li>• Make a wire transfer</li> <li>• Give us your income information</li> <li>• Give us your contact information</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit sharing?</b>	Federal law gives us the right to limit only <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 non affiliates to market to you</li> </ul>

<b>Definitions</b>	
<b><i>Affiliates</i></b>	<b>Companies related by common ownership or control. They can be financial and nonfinancial companies.</b> <ul style="list-style-type: none"> <li>• F&amp;A Federal Credit Union does not share with our affiliates.</li> </ul>
<b><i>Non-affiliates</i></b>	<b>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</b> <ul style="list-style-type: none"> <li>• F&amp;A Federal Credit Union does not share with non-affiliates so they can market to you.</li> </ul>
<b><i>Joint Marketing</i></b>	<b>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</b> <ul style="list-style-type: none"> <li>• F&amp;A Federal Credit Union does not jointly market.</li> </ul>