

FACTS	What does F&A 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?	<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 income</li> <li>• Account balances and transaction history</li> <li>• Credit history and payment history</li> </ul> <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
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 F&A Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does F&A 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	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>	No	We Don't Share
<b>For our affiliates' everyday business purposes-</b> information about your transactions and experiences.	No	We Don't Share
<b>For nonaffiliates to market to you-</b>	No	We Don't Share

Questions?	If you have any questions, please call 800-222-1226 ext. 5990.
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Who we are	
Who is providing this notice?	F&A Credit Union

<b>What we do</b>	
<b>How does F&amp;A 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.
<b>How does F&amp;A 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>• Open an account or deposit money or make withdrawals</li><li>• Use your credit card or debit card</li><li>• Apply for a loan or pay your bills</li><li>• Provide employment information</li><li>• Give us your contact information</li></ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit sharing?</b>	<p>Federal law gives us 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> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

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

<b>Other important information</b>	
<p><b>For California Residents:</b> We will not share information we collect about you with nonaffiliated third parties or joint marketing partners, except as permitted by California law, such as to process your transactions or to maintain your account.</p>	