

FACTS	WHAT DOES FEDTRUST FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
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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.
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What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ❖ Social Security number and checking account information; ❖ Credit history and employment information ❖ Income and payment history
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How?	All financial companies need to share members' personal information to run their everyday business – to process transactions, maintain member accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their members' personal information, the reason FedTrust Federal Credit Union chooses to share, and whether you can limit this sharing.
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Reasons we can share your personal information:	Does FedTrust Federal Credit Union share?	Can you limit my sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, and 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	Yes
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 our affiliates' to market to you	No	We don't share
For non affiliates' to market to you	No	We don't share

To Limit our Sharing	<ul style="list-style-type: none"> ❖ Call toll-free 877-523-3110 or use the mail-in the form on the next page. <p>Please note: If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 877-523-3110 or go to www.fedtrustfcu.com
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Who we are	
Who is providing this notice?	FedTrust Federal Credit Union

What we do	
How does FedTrust Federal Credit Union protect my personal information?	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.
How does FedTrust Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <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. We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 non affiliates to market to you. State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates:	Companies related by common ownership or control. They can be financial and nonfinancial companies. ❖ FedTrust Federal Credit Union <i>has no affiliates.</i>
Non affiliates:	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ❖ FedTrust Federal Credit Union <i>does not share with non affiliates so they can market to you.</i>
Joint marketing:	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include: ❖ FedTrust Federal Credit Union <i>does not share with non affiliates so they can market to you.</i> ❖ CUNA Mutual Group and its affiliates.

Other Important Information

Detach and mail form below. Retain Disclosure above for your records.

Mail-in Form										
Mark any and all you want to limit: <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.										
<table border="1"> <tr> <td style="width: 100px;">Name:</td> <td></td> </tr> <tr> <td>Address:</td> <td></td> </tr> <tr> <td>Account No.:</td> <td></td> </tr> </table>	Name:		Address:		Account No.:		<table border="1"> <tr> <td style="width: 100px;">Signature</td> <td>Date</td> </tr> </table>	Signature	Date	Mail to: FedTrust Federal Credit Union 167 North Main Street, Suite 102 Memphis, TN 38103
Name:										
Address:										
Account No.:										
Signature	Date									
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