

FAYETTEVILLE POSTAL CREDIT UNION PRIVACY NOTICE

Fayetteville Postal Credit Union is dedicated to providing you with financial products and services to meet your needs and help you reach your financial goals. We intend to accomplish this goal while maintaining a strong commitment to protecting member privacy. We are required by law to give you this privacy notice. It describes our policies and practices that protect your privacy and enable us to share information to make available competitive financial products and services to our members. If after reading this notice you have any questions, please contact us at 800-338-6515 or 910-484-5146. What follows is a description of the information we collect and disclose, including the parties who receive nonpublic information from us. This notice also explains your rights to inform us if you do not want us to disclose certain information about you to other parties.

Information We Collect About You

We collect information about you from the following sources:

- Information we receive from you on applications and other forms;
- Information about your transactions with us, our affiliates, or others, including those companies that work closely with us, to provide you with diverse financial products and services;
- Information we receive from a credit reporting agency;
- Information obtained when verifying the information you provide on an application or other forms (this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions); and
- Information we may obtain from consumer purchasing and census data providers to develop competitive marketing programs for our members.

We may disclose all of the information we collect, as described above, as permitted by law.

Parties Who Receive Information from Us

We may disclose nonpublic personal information about you to the following types of third parties:

- Financial companies, such as insurance companies, mortgage service companies, and securities broker-dealers;
- Non-financial companies, such as consumer reporting agencies, retailers, data processors, share draft printers, plastic card processors, and publishers; and
- Others, such as non-profit organizations and government agencies.

Disclosure of Information to Parties that Provide Services to Us

We may disclose all of the information we collect, as described above, to companies that perform marketing or other services on our behalf, or to other financial institutions with whom we have joint marketing agreements, so that we may provide members competitive products and services. We may also disclose information about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

Disclosure of Information About Former Members

If you decide to terminate your membership with Fayetteville Postal Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

How to Opt Out or Stop certain Disclosures About You

If you prefer that we do not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may call the following number: 800-338-6515. You may opt out of these disclosures at any time. Not that this opt out, by law, will not apply to disclosures that are legally permitted or to disclosures we make to companies that perform services on our behalf to other financial institutions that have joint marketing agreements with us. Once we receive your request, we have a reasonable amount of time to stop the disclosures. You may always contact us for assistance if you wish to later revoke your opt out election.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

What Members Can Do to Help

Fayetteville Postal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, card numbers, PINs (Personal Identification Numbers), and passwords. Never keep your PIN with your card, which can provide access to your account if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains the call is on the behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information.
- It is important that we have current information on how to reach you. If your address or phone number changes, please let us know.
- If you have questions, please do not hesitate to call us- we are here to serve you!