

FACTS

WHAT DOES ACT 1st Federal 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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

When you are *no longer* our member, we continue to share your information as described in this notice.

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 ACT 1st Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does ACT 1st Federal Credit Union share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call 301-729-8015 or
- Contact us online at www.act1stfcu.org/contact/ or
- Fill out and mail the form below

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.

Questions?

Call 301-729-8015 or go to www.act1stfcu.org.

Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

- Apply my choices only to me

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.

Name

Address

City, State, Zip

Account #

Mail to:

ACT 1st Federal Credit Union
1313 National Highway
STE 7, PMB 326
LaVale, MD 21502

Who we are

Who is providing this notice?

ACT 1st Federal Credit Union

What we do

How does ACT 1st 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 ACT 1st Federal Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Apply for a loan or use your credit or debit card
- Pay us by check

We also collect your personal information from others, such as credit bureaus, affiliates, and other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include financial service providers such as check clearing, data, and credit/debit card processors; and non-financial companies such as insurance providers.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *ACT 1st Federal Credit Union does not share with non-affiliates so they can market to you.*
- *ACT 1st Federal Credit Union only discloses information to nonaffiliated third parties that are exempt from opt-out as permitted by law.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *ACT 1st Federal Credit Union does not jointly market.*

Other important information

ACT 1st Federal Credit Union restricts access to non-public personal information about you to those individuals who want this information to provide products and services to you.

We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.

Please contact us at 301-729-8015 if you have any questions about this privacy notice.