

Federal Employees Credit Union Privacy Notice

Federal Employees Credit Union is committed to providing you with financial products and services to meet your needs and help you reach your financial goals. We are required by law to give you this privacy notice. If after reading this notice you have any questions, please contact us at (319) 354-1813.

What follows is a description of the information we collect and disclose, including the parties who receive nonpublic information from us as we conduct the business of the credit union. This notice also explains your right 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 or other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer 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.

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

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 and mortgage service companies; and
- Non-financial companies, such as, consumer reporting agencies and retailers.

Disclosure of Information to Parties that Provide Service to Us

We may disclose all of the information we collect, as described above or to the companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. We only work with companies who agree to maintain strong confidentiality protections and limit the use of information we provide. As a result of these arrangements, we may collect, as described above. We may also disclose information about

you under other circumstances per 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 Federal Employees CU, we will not share information we have collected about you, except as may be permitted or required by law.

How to Stop or "Opt Out" of 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

need to do the following:

- Complete the attached form and mail it as instructed.

You may opt out of these disclosures at any time. 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. Not that this opt out, by law, will not apply to disclosures that are legally permitted or to disclosures that are legally permitted or to disclosures we make to companies that perform services on our behalf or to other financial institutions which we endorse and that have joint marketing agreements with us.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information about you 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

Federal Employees 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 debit or credit card which can provide free access to your accounts 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 behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.
- Let us know if you have questions. Please do not hesitate to call us - we are here to serve you!

(Cut on line and return to FECU if you wish to Opt Out)

Federal Employees Credit Union's Privacy Opt-Out Notice

If you prefer that we 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:

____ Check this box and send this form back, with the information completed below, to the credit union at: Federal Employees Credit Union, 601 Hwy 6 West, Iowa City, IA 52246. **Please note, if you have given FECU this Opt-Out Notice in the past, you do not need to give it to us again.**

I request that Federal Employees Credit Union not share my nonpublic personal information with nonaffiliated third parties or affiliates, except as permitted under law.

Name (s): _____

Account #(s):_____

Signature:_____