

FACTS**WHAT DOES FREEDOM FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?****Why?**

All financial companies need to share members' personal information to run their everyday business. Federal law 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 depends on the products or services you have with us. This information can include:

- Social Security Number and account balances
- Credit history and credit scores
- Income and payment history

How?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Freedom Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Freedom 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	Yes	Yes
For our affiliates' everyday business purposes- information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes- information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For non-affiliates to market to you	Yes	Yes

To limit our sharing

- Call **800-440-4120** and speak with a **Member Services Representative**.
- Submit an "Opt-Out Form" at freedomfcu.org/opt-out/ to limit sharing.

Please note:

If you are a *new* member, we can begin sharing your information 30 days from the date this notice was sent. When you are *no longer* our member, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call **800-440-4120** and speak to a Member Services Representative.

What we do

How does Freedom 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 administrative, technical, and physical safeguards.
How does Freedom Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you:</p> <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 <p>We also collect your personal information from others, such as credit bureaus, affiliates, and other companies.</p>
Why can't I limit all sharing?	<p>Federal law only gives you the right to limit:</p> <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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ■ <i>Freedom Federal Credit Union has no affiliates.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ■ <i>Non-affiliates Freedom shares with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, mortgage companies, mortgage service companies, consumer reporting agencies, data processors, and check/share draft printers.</i>
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Freedom's joint marketing partners include advertising/marketing agencies, insurance companies (i.e. TruStage), creditcard companies, and loan recapture programs.</i>

Other important information

You may opt out of receiving marketing information through Freedom's joint marketing agreements. Follow the instructions in the "To Limit Sharing" section on the front page.