

FACTS

WHAT DOES UNITED NATIONS FEDERAL CREDIT UNION (UNFCU) DO WITH YOUR PERSONAL INFORMATION?

Why?

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing non-public personal information about you with a non-affiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of UNFCU.

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

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 United Nations Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do we 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	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We Don't Share
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We Don't Share

To limit our sharing

- Call +1 347-686-6000 and our menu will prompt you through your choice(s); or
- Visit us online: www.unfcu.org/optout

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* a UNFCU 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 +1 347-686-6000 or go to www.unfcu.org

Who we are

Who is providing this notice?

United Nations Federal Credit Union, UNFCU Financial Services LLC, and UNFCU Advisors LLC.

What we do

How does UNFCU 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 UNFCU collect my personal information?

We collect your personal information, for example, when you

- Open an account or Deposit money
- Pay your bills or Apply for a loan
- Use your credit or debit cards

We also collect your personal information from others, such as consumer reporting agencies, affiliates or 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 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 non-financial companies.

- *Our affiliates include UNFCU Financial Services LLC, and UNFCU Advisors LLC.*

Non affiliates

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

- *UNFCU does not share with non-affiliates so they can market to you.*

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include investment, insurance and other financial services companies.*

Other important information

To speak with a member service representative, call +1 347-686-6000 or go to www.unfcu.org.