

IFF Employees Federal Credit Union

Rev 12/2014

FACTS

WHAT DOES IFF EMPLOYEES 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 account balances
- Transaction history and payment history
- Credit history and credit score

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 IFF Employees Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does IFFEFCU 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 experience	No	We don't share
For our affiliates' everyday business purposes – Information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	Yes	Yes
To limit our sharing or Questions?	<ul style="list-style-type: none"> ▪ Call 732-335-2706 ▪ Visit us online: www.iffcu.org <p>Please note: If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> a member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>	
	<ul style="list-style-type: none"> ▪ 	

Who we are	
Who is providing this notice?	IFF Employees Federal Credit Union (IFFEFCU)
What we do	
How does IFFEFCU Protect my personal information?	We restrict access to non-public 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.
How does IFFEFCU Collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ open an account or make deposits or withdrawals ▪ pay your bills or apply for financing ▪ use your credit or debit card We also collect your personal information from others, such as credit bureaus or other companies. We may disclose all the information we collect as described above to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 nonaffiliates to market to you We do not disclose any non-public personal information about our members and former members to unaffiliated third parties except as permitted by law.
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 nonfinancial companies. <ul style="list-style-type: none"> ▪ IFF Employees Federal Credit Union has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ Financial service providers, such as insurance companies, and Nonfinancial companies, such as consumer reporting agencies, data and plastic card processors, check/share draft printers, and government agencies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ Our joint marketing includes businesses that perform services on our behalf, so that we may provide members competitive products and services.