



NOTRE DAME

FEDERAL CREDIT UNION

Rev. January 2018

FACTS

What does NOTRE DAME FEDERAL CREDIT UNION ("NDFCU") 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 employment information
- credit history and transaction history

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 **NDFCU** chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does NDFCU 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 | No |
| For our affiliates' everyday business purposes - information about your transactions and experiences | No | We Don't Share |
| 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 nonaffiliates to market to you | No | We Don't Share |

To limit our sharing

- Call the number below to speak with a Member Service Agent **or**
- Email us at the address provided below.

Please note: If you are a new member, we can begin sharing your information 31 days from the date we sent this notice. When you are no longer our member, we can continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call 800/522-6611 or e-mail us at ndfcu@NotreDameFCU.com

Who we are

Who is providing this notice?

Notre Dame Federal Credit Union

What we do

How does **Notre Dame 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 **Notre Dame Federal Credit Union** collect my personal information?

We collect your personal information, for example, when you

- open an account or make a deposit
- show your driver's license or apply for a loan
- Use your credit card or debit card

We also collect your personal information from others such as credit bureaus.

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.

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.

- *Shamrock Insurance Services*

Nonaffiliates

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

- *Notre Dame Federal Credit Union does not share with nonaffiliates so they can market to you.*

Joint marketing

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

- *Our joint marketing partners can include other financial services companies.*

Other important information