



PRIVACY POLICY

FACTS

What Does Four Points 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: <ul style="list-style-type: none"> • Social Security Number and Income • Account Balance and Payment History • Credit History and Credit Scores When you are no longer our customer, we continue to share your information as described in this notice.
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 Four Points Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons We Can Share Your Personal Information?	Does Four Points 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	No
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 nonaffiliates to market to you	No	We don't share

Questions?

**Call 1 (800) 323-2786
or go to www.fourpointscu.org**

What We Do

<p>How does Four Points Federal Credit Union protect my personal information?</p>	<p>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.</p>
<p>How does Four Points Federal Credit Union collect my personal information?</p>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an Account or Deposit Money • Apply for a Loan or Make a Wire Transfer • Provide Account Information <p>We also collect your personal information from others, including credit bureaus or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law only permits you the right to limit the following:</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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Four Points Federal Credit Union has no affiliates.
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Four Points Federal Credit Union does not share with nonaffiliates so they can market to you.
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include insurance companies.

Other Important Information

Use of our website or linking to a site we sponsor may require the use of "cookies," which are small pieces of information a website stores on a visitor's web browser to remind the site about the user the next time the site is visited. We do not store confidential or sensitive information through the use of cookies. Our use of cookies enhances our members' on-line transactions and eases navigation through our website. For certain applications, such as on-line transactions, cookies are required to help protect the privacy of a member's transactions by, for example, terminating the session if the member forgets to log out. We collect e-mail addresses from members who request electronic services, and from users of our website who choose to provide their addresses.

We also use cookies and web beacons (also known as "tracking pixels" or "pixels" to personalize content and ads, to provide social media features, and to analyze our traffic.



FOUR POINTS
FEDERAL CREDIT UNION



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