

Who we are

Who is providing this notice?

Fayette Federal Credit Union

What we do

How does Fayette FCU 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 Fayette FCU collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- apply for a loan or pay your bills
- use your debit card

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 - unless you tell us otherwise.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *STAR USA Federal Credit Union for mortgages only.*

Nonaffiliates

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

- *CUNA Mutual Group*
- *American Income Life Insurance (AIL)*

Joint marketing

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

- *N/A*

Other important information

If you would like to opt out, then please sign, date and return this back to the credit union or FAX it to: (304) 877-3002

SIGNATURE

DATE