

# FACTS

## WHAT DOES THE UNIVERSITY OF KENTUCKY FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

### Why?

Financial companies choose how they share your personal information. Federal law gives members 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:

- Name
- Address
- Date of Birth
- Email Address
- Social Security Number

### 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 **the University of Kentucky Federal Credit Union** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does the credit union choose to share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	Yes
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	No
<b>For our affiliates to market to you</b>	No	No
<b>For nonaffiliates to market to you</b>	Yes	Yes

### To limit our sharing

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* our member, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing by calling 800-234-8528 or emailing [contact@ukfcu.org](mailto:contact@ukfcu.org).

### Questions?

Call 800-234-8528 or email [contact@ukfcu.org](mailto:contact@ukfcu.org)

## Who we are

Who is providing this notice?

**University of Kentucky Federal Credit Union**

## What we do

How does the **University of Kentucky 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 the **University of Kentucky Federal Credit Union** collect my personal information?

We collect your personal information, for example, when you

- start account
- apply for a loan
- use your credit or debit card
- pay your bills
- make deposits to or withdrawals for the account you have with us

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

All owners will be removed from sharing per membership. The restriction is membership based, any accounts held solely will need their own decision as well as if they want removed all together.

## Definitions

**Affiliates**

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

- None

**Non-affiliates**

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

- TruStage
- Liberty Mutual
- Franklin & Madison
- PSCU
- Velocity

**Joint marketing**

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

- Investment
- Insurance Companies
- Other financial service providers