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Privacy Disclosure Notice

FACTS WHAT DOES RESEARCH-1166 FCU 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 balances and payment history • Credit history and credit scores When you are no longer a member, we continue to share your information as described in this notice.
How?	Research-1166 FCU needs to share members' personal information to run their everyday business. In the section below, we list the reasons Research-1166 can share their members' personal information; the reasons Research-1166 chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Research-1166 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	No	No
For joint marketing with other financial companies	No	We do not share
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – Information about your creditworthiness	Yes	No
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We do not share
Who we are Who is providing this notice?	Research-1166 Federal Credit Union	
What we do How does Research-1166 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.	

Privacy Disclosure Continued

How does Research-1166 collect my personal information?	<p>We collect your personal information, for example when you</p> <ul style="list-style-type: none"> * open an account or deposit money *pay your bills or apply for a loan *use your debit or credit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control; includes Both financial and non-financial companies.</p> <p>*Our affiliates include financial companies such as our credit card vendor.</p>
Security	
Banking Privacy	<p>We secure our members privacy through the use of technological methods such as, but not limited to encryptions and firewalls. The Credit Union reserves the right to adjust technological resources to protect member privacy.</p>
Online Banking	<p>We use cryptographic (digital certificate) key to secure account Information transmitted between the member and the institution. We also use firewalls to protect your accounts from unauthorized access from outside the Credit Union.</p>
Web Bill Pay	<p>This notice provides that MY CU Services (our Bill Payment provider) does not disclose non-public information to third parties except as permitted by law.</p>
Links	<p>We provide links to third parties' websites as a convenience to members. We are not responsible for the content of the third party websites nor does the content represent the Credit Union. The third party websites are not insured by the NCUA. We inform members that the privacy and security of third party websites and/or links may differ from those practiced by the Credit Union.</p>
Children Online	<p>We do not knowingly market to, or solicit information from children under 13 without parental consent. We recognize that protecting children's identities and privacy online is important and the responsibility to do so rests with both the online industry and with parents.</p>