



# PRIVACY POLICY

**LIFE**  
CREDIT UNION  
Living in Fulfillment Everyday

[LIFEFCU.COM](http://LIFEFCU.COM)

Effective as of November 1, 2018

# WHAT DOES LIFE 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 services you have with us. This information can include:

- Social Security number and account balances
- Credit history and payment history
- Transaction history and overdraft history

## How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we will list the reasons financial companies can share their members' personal information, the reasons PenFed chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does PenFed 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	No
<b>For joint marketing with other financial institutions</b>	Yes	Yes
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	Yes
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes

## To limit our sharing: Call 940-565-5423

Please note: 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.

