

FACTS	WHAT DOES RUTGERS 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 • Transaction history and Payment history • Employer information and Credit History 	
How?	All financial companies need to share member's 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 Rutgers FCU chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Rutgers FCU 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	No	We do not share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We do not share
For our non-affiliates' everyday business purposes— information about your creditworthiness	No	We do not share
For non-affiliates to market to you	Yes	Yes
To limit our sharing	<ul style="list-style-type: none"> • Call (732)445-3050 • Email us at Info@Rutgersfcu.org or • Mail the form below <p>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.</p>	
Questions?	Call (732)445-3050 or go to www.rutgersfcu.org	

Mail-in Form		
If you have a joint account, your choice(s) will apply to everyone on your account	Mark any/all you want to limit:	
	<input type="checkbox"/> Do not market RFCU products and services to me	
	<input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.	
	Name	
	Address	
City, State, Zip		Mail to: Rutgers FCU 98 College Avenue New Brunswick, NJ 08901
Account #		

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Who is providing this notice?	Rutgers Federal Credit Union
What we do	
How does Rutgers 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 Rutgers Federal Credit Union 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 apply for a loan • Show your government issued ID or your driver's license • Give us your income information • Use your credit or debit 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>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • We do not have any affiliates at this time
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial or non-financial companies.</p> <ul style="list-style-type: none"> • Non-affiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, mail house, mortgage companies, mortgage service companies, consumer reporting agencies, data processors, and check/share draft printers, & CUNA Mutual, Rutgers University payroll
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.