

# FACTS

## WHAT DOES Fraternal Order of Police Credit DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and account balances</li> <li>■ Payment history and transaction or loss history</li> <li>■ Credit history and credit scores</li> </ul>
<b>How?</b>	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 Fraternal Order of Police Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FOPCU 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 companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Call 918-836-9922 —our menu will prompt you through your choice(s)</li> <li>■ Visit us online: <a href="http://www.fopcu.org">www.fopcu.org</a> or</li> <li>■ Mail the <b>form</b> below</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call 918-836-9922 or go to <a href="http://www.fopcu.org">www.fopcu.org</a>
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### Mail-in Form

<p><b>Leave Blank OR</b>                  [If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.]</p> <p><input type="checkbox"/> Apply my choices only to me]</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p>	
Name		<p><b>Mail to:</b>                  FOPCU                  PO BOX 691090                  Tulsa, OK 74169</p>
Address		
City, State, Zip		
Account #:		

## Who we are

### Who is providing this notice?

Fraternal Order of Police Credit Union

## What we do

### How does FOP 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 FOP Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open an account or apply for a loan
- Pay your bills or use your credit or debit card
- Make deposits or withdrawals from your account.

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

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.

- Fraternal Order of Police Credit Union has no affiliates.

### Nonaffiliates

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

- We may disclose non-public, personal information to third parties (such as consumer reporting agencies) as permitted by law.

### Joint marketing

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

- Our joint marketing partners (such as plastic card processors) maintain the same privacy standards as Fraternal Order of Police Credit Union.