



**FACTS**

**WHAT DOES FOUR SEASONS 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:

- Social Security Number                      and      Income
- Account Balances                                      and      Payment History
- Credit History    and      Transaction History

**How?**

All financial companies need to share consumers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their consumers' personal information; the reasons Four Seasons Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Four Seasons Federal Credit Union 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	<b>YES</b>	<b>NO</b>
<b>For our marketing purposes —</b> to offer our products and services to you	<b>YES</b>	<b>NO</b>
<b>For joint marketing with other financial companies</b>	<b>NO</b>	<b>NO</b>
<b>For our affiliates' everyday business purposes —</b> information about your transactions and experiences	<b>NO</b>	<b>NO</b>
<b>For our affiliates' everyday business purposes —</b> information about your creditworthiness	<b>NO</b>	<b>NO</b>
<b>For our affiliates to market to you</b>	<b>NO</b>	<b>NO</b>
<b>For nonaffiliates to market to you</b>	<b>YES</b>	<b>YES</b>

**To limit our sharing**

- **Call 1-800-715-2122**                                      - Follow phone menu prompts
- **Visit [www.fourseasonsfcu.com](http://www.fourseasonsfcu.com)**                                      - Visit 'Contact Us' Page and submit request

**Please note:**

If you are a new member, we can begin sharing your information one (1) day 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.

**Questions?**

Call 1-800-715-2122 or go to our website: [www.fourseasonsfcu.com](http://www.fourseasonsfcu.com)

## Who we are

Who is providing this notice?

Four Seasons Federal Credit Union

## What we do

How does Four Seasons 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 Four Seasons Federal Credit Union collect my personal information?

We collect your personal information, for example, when you

- Apply for membership or Apply for a loan
- Request wire transfers or Pay your bills
- Make deposits or withdrawals

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.

## Definitions

**Affiliates**

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

- *Four Seasons FCU does not have affiliates.*

**Nonaffiliates**

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

- *Other financial institutions; consumer reporting agencies; data processors; service providers; collection agencies*

**Joint marketing**

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

- *CUNA Mutual Group MemberCONNECT®*