



# CONSUMER PRIVACY NOTICE

Rev. 09/2020

## 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 checking account information
- Account balances and transaction or loss history
- Credit history and payment 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>YES</b>                  |
| <b>For joint marketing with other financial companies</b>   | <b>YES</b>                                    | <b>YES</b>                  |
| <b>For our affiliates' everyday business purpose —</b> information about your transactions and experiences  | <b>YES</b>                                    | <b>NO</b>                   |
| <b>For our affiliates' everyday business purpose —</b> information about your creditworthiness  | <b>YES</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>NO</b>                                     | <b>NO</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)

**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

- Open an account or apply for financing
- Make a wire transfer or use your credit or debit card
- Make deposits or withdrawals

We also collect your personal information from others, such as credit bureaus, nonaffiliates, or other companies.

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purpose — information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State law 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.

- *Governing regulators*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and non-financial companies, including

- *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.

- *Our joint marketing partners include CMFG Life Insurance Company®*

**Other Important Information**

Vermont: Under Vermont law, we will not share information we collect about Vermont residents with companies outside of our affiliates, unless the law allows. We will not share information about your credit worthiness with our affiliates except with your consent, but we may share information about our transactions or experience with you with our affiliates without your consent.

California: Under California law, we will not share information we collect about you with nonaffiliates, unless the law allows. For example, we may share information, with your consent, to service your accounts, or to provide rewards or benefits to which you are entitled. We will limit sharing among our affiliates to the extent required by California law.