

FACTS	WHAT DOES FOUR POINTS 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 ▪ account balances ▪ payment history ▪ transaction history ▪ checking account information ▪ credit history 	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Four Points Federal Credit Union chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Four Points Federal Credit Union 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	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share
Other people in your household through household grouping/ mailing of account statements	Yes	Yes
To limit our sharing	<ul style="list-style-type: none"> ▪ Call 800-323-2786 ▪ Visit us online at www.fourpointsfcu.org, or ▪ Mail the form below 	
Questions?	Call 800-323-2786 or go to www.fourpointsfcu.org	

(clip and mail) -----

Mail-in Form											
<p>If you have a joint account your choices 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 account with others in my household through household grouping/ mailing of account statements.</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 2px;">Name</td> <td style="width: 50%;"></td> <td rowspan="4" style="padding: 2px; vertical-align: top;"> Mail to: Four Points Federal Credit Union PO Box 541010 Omaha, NE 68154 </td> </tr> <tr> <td style="padding: 2px;">Address</td> <td></td> </tr> <tr> <td style="padding: 2px;">City, State, Zip</td> <td></td> </tr> <tr> <td style="padding: 2px;">Account Number</td> <td></td> </tr> </table>	Name		Mail to: Four Points Federal Credit Union PO Box 541010 Omaha, NE 68154	Address		City, State, Zip		Account Number	
Name		Mail to: Four Points Federal Credit Union PO Box 541010 Omaha, NE 68154									
Address											
City, State, Zip											
Account Number											

Who we are	
Who is providing this notice?	Four Points Federal Credit Union
What we do	
How does Four Points 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 Points Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ open an account ▪ deposit money ▪ apply for a loan ▪ use your debit card ▪ give us your contact information We also collect your personal information from others, such as credit bureaus, affiliates or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 nonaffiliates to market to you
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. <i>Four Points Federal Credit Union has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>Four Points Federal Credit Union does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>Four Points Federal Credit Union doesn't jointly market.</i>