

Four Points Federal Credit Union Account Statement Grouping Disclosure and Opt-Out Provision

HOUSEHOLD GROUPING OF STATEMENTS: It is the practice of Four Points Federal Credit Union to group the account statements of all members living in the same household (“household” includes the same mailing address) for purposes of statement mailing. “Grouping” means that all account statements of members residing in the same household are mailed together in the same envelope. This practice constitutes the sharing of your nonpublic personal information with third parties (“third parties” meaning the other members in your household) that are not affiliated with Four Points Federal Credit Union.

A member may opt-out of this practice by advising Four Points Federal Credit Union that he or she does not wish to have his or her statements collectively mailed in the same envelope with the account statements of other credit union members in that household. A written household grouping opt-out form is provided for this purpose. A member may opt-out of this practice at any time by submitting the household grouping opt-out form to Four Points Federal Credit Union. Additional opt-out forms are available upon request and may be obtained at Four Points Federal Credit Union or on our website at www.fourpointsfcu.org. Unless an opt-out is received from the member within 30 days of receiving this notice, the member’s account statements will be grouped by household as part of the standard practice described above.

ELECTRONIC GROUPING OF STATEMENTS: A member may elect to have his or her account statement delivered electronically rather than in paper form mailed through the U.S. Postal Service. It is the practice of Four Points Federal Credit Union to allow a member to request and receive electronic delivery of other members’ account statements so long as the requesting member is a **joint owner** of such other member accounts. This practice constitutes the sharing of your nonpublic personal information with third parties (“third parties” meaning the other members in your household) that are not affiliated with Four Points Federal Credit Union.

A member may separately opt-out of having a joint owner receive the member’s account statement electronically. One joint owner may also opt-out separately and on behalf of all joint owners of an account. If a joint owner does so, the opt-out will apply to all joint owners and the other joint owners will not be required to separately opt-out. A written electronic delivery/joint owner opt-out form is provided for these purposes. A member may opt-out of this practice at any time by submitting the household grouping opt-out form to Four Points Federal Credit Union. Additional opt-out forms are available upon request and may be obtained at Four Points Federal Credit Union or on our website at www.fourpointsfcu.org. Unless an opt-out is received from the member within 30 days of receiving this notice, Four Points Federal Credit Union may allow a joint owner to request electronic delivery of account statements on which he or she is a joint owner.

Opt-Out of Household Grouping of Account Statement Mailings

It is the practice of Four Points Federal Credit Union to mail account statements of all members in the same household ("household" includes the same mailing address) together in one envelope. By doing so, Four Points Federal Credit Union is sharing your nonpublic personal information with nonaffiliated third parties who are the other members of the household. You may opt-out of this practice and have your statement mailed to you separately.

By signing and returning this opt-out statement, you are advising Four Points Federal Credit Union that you do not wish to have your account statement grouped and collectively mailed with the statements of other Four Points Federal Credit Union members who reside in the same household as you. Instead, your statement will be sent to you individually in its own envelope and mailed to you separately from any other member statements.

If you choose **not** to opt-out, your statement may be collectively mailed in one envelope with the statements of other members residing in your household.

If you wish to opt-out, please complete the information below, sign and return this form to Four Points Federal Credit Union, P.O. Box 541030, Omaha, NE 68154-9030 or deliver this form to the Four Points Federal Credit Union location at 510 North 127th Street in Omaha, Nebraska.

I choose to opt-out of having my account statement mailed in a grouping with the statements of other Four Points Federal Credit Union members residing in my household.

Name

Account Number

Signature

Date

Opt-Out of Electronic Delivery of Account Statements to a Joint Owner

It is the practice of Four Points Federal Credit Union to allow a member to request and receive electronic delivery of other members' account statements so long as the requesting member is a **joint owner** of such other member accounts. By doing so, Four Points Federal Credit Union is sharing your nonpublic personal information with nonaffiliated third parties who are the other joint owners of the account. You may separately opt-out of having a joint owner of your account receive your account statement electronically and have your statement sent to you individually. You may also opt-out separately and on behalf of all joint owners of your account and each have your statement mailed to individually.

If you choose to **separately** opt-out, Four Points will not authorize any joint owner of your account to receive your account statement electronically. Your account statement will be sent to you individually in its own envelope and mailed to you separately from any other joint owner's statement, or you may elect to have your account statement delivered to you electronically by signing up for this service individually on the Four Points Federal Credit Union website at www.fourpointscfu.org.

If you choose to opt-out **separately and on behalf of all joint owners of your account**, your opt-out will apply to you and all other joint owners. As a result, all other joint owners will not be required to separately opt-out. You will each receive your account statement in separate envelopes mailed to you each individually, or you may elect to have your account statement delivered to you electronically by individually signing up for this service on the Four Points Federal Credit Union website at www.fourpointscfu.org.

If you choose **not** to opt-out, a joint owner of your account may be authorized to receive your statement electronically.

If you wish to opt-out, please complete the information below, sign and return this form to Four Points Federal Credit Union, P.O. Box 541030, Omaha, NE 68154-9030 or deliver this form to the Four Points Federal Credit Union location at 510 North 127th Street in Omaha, Nebraska.

I choose to **separately** opt-out of having a joint owner of my account authorized to receive my account statements electronically.

I choose to opt-out **separately and on behalf of all joint owners of my account** of having a joint owner of my account authorized to receive my and all other joint owners' account statement (except for a joint owner's own statement) electronically.

Name

Account Number

Signature

Date