

FACTS

WHAT DOES HUD 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
- Employment information
- Account balances
- Income
- Account transactions
- Overdraft 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 HUD Federal Credit Union chooses to share; and whether You can limit this sharing.

Reasons We can share Your personal information	Does the 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	YES	NO
For joint marketing with other financial companies	YES	NO
For Our affiliates' everyday business purposes - information about Your transactions and experiences	NO	WE DON'T SHARE
For Our affiliates' everyday business purposes - information about Your creditworthiness	NO	WE DON'T SHARE
For Our affiliates to market to You	NO	WE DON'T SHARE
For non-affiliates to market to You	YES	YES

To limit Our sharing Mail the form below

Please note:

If You are a new member, We can begin sharing Your information 30 days 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 (202) 863-2800, or go to www.hudfcu.org

Mail-in Form

Mark any/all You want to limit:

Do not share my personal information with non-affiliates to market their products and services to me.

Name		Mail to: HUD Federal Credit Union P.O. Box 23273 Washington, DC 20026
Address		
City, State ZIP		
Account Number(s)		

PRIVACY POLICY (continued)

What We Do	
How does HUD 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 HUD 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 or pay your bills • use your credit o debit card or make a wire transfer • apply for financing 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 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	
	<ul style="list-style-type: none"> • HUD Federal Credit union has no affiliates • Nonaffiliates We share with include insurance companies. • Our joing marketing parnters include insurance, investment and other financial services companies.
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <i>HUD Federal Credit Union has no affiliates.</i>
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <i>Nonaffiliates We share with include insurance companies.</i>
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to You. <i>Our joint marketing partners include insurance, investment, and other financial services companies.</i>