

Robins Federal Credit Union Privacy



Opt-Out Notification Policy

Robins Federal
CREDIT UNION

P.O. Box 6849
Warner Robins, GA 31095
Local: (478) 923-3773
Toll-free: (800) 241-2405
www.robinsfcu.org

Online Services And E-Mail Offers

If you register for Online Banking, Online Bill Pay, or other online services offered by the Credit Union, we may send you e-mail offers of other Credit Union products and services. We will not share e-mail addresses with other companies for them to market their own products and services directly to you. All e-mail offers from the Credit Union will include a separate opportunity to Opt-Out of receiving future e-mail offers.

What Members Can Do To Help

Robins Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, debit and credit card numbers, PINs (personal identification numbers), or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers or Social Security numbers to other persons. If someone calls you explaining the call is on behalf of Robins Federal Credit Union and asks for your account number, you should beware. Authorized credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

Modifications

The Credit Union reserves the right to modify, change, or amend this Privacy and Opt-Out Notification Policy at any time without notice other than as expressly required by applicable law.

Please call us if you have any questions; we are here to serve you!

Robins Federal Credit Union Opt-Out Form

Please complete and detach, then place in an envelope and mail or deliver to:

Robins Federal Credit Union
Attn: Support Services
803 Watson Boulevard
P.O. Box 6849
Warner Robins, GA 31095



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TRUST has always been the foundation of the Credit Union's relationship with its members. Because you trust us with your financial and other personal information, we are committed to protecting your privacy and safeguarding your information. In order to preserve that trust, we want you to understand our information practices and your rights to ask us not to share certain information about you. This notice, required by law, explains how we collect, use, and safeguard your personal financial information.

Information We Collect

We collect information about our members for lawful business purposes, or as otherwise required by applicable law. We collect non-public personal information about you from the following sources:

- (a) Information we receive from you on membership and loan applications and other forms and any communications you send to us including electronic messages;
- (b) Information about your transactions with us or others;
- (c) Information we receive from a consumer reporting agency;
- (d) Other third parties, such as market research firms, that provide us with a variety of information regarding our members, such as the number of individuals in a household and home ownership;
- (e) Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions; and
- (f) Online, such as from cookies or other technology that may be used to remember passwords for you.

Information We Share

We are committed to providing you with competitive products and services to meet your financial needs; this may require that we share information about you with others to complete your transactions and provide you with a choice of products and services. We may also disclose the following types of non-public personal information about you:

- (a) Information we receive from you on applications and other forms, such as your name, address, Social Security number, telephone number, e-mail address, and income;
- (b) Information about your transactions with us or other companies that work closely with us to provide you with financial products and services, such as account balances, payment history, and credit card usage;
- (c) Information we receive from a consumer reporting agency, such as your creditworthiness and credit history;
- (d) We may also disclose all the information we collect to companies that perform marketing and other services on our behalf; and
- (e) We may also share information when permitted by applicable law.

To protect your privacy, we only work with companies that agree to maintain strong confidentiality and limit the use of information we provide. We do not allow these companies to sell the member information we provide to other third parties.

Certain Parties That Receive Information From Us Where You Can Request To Opt-Out

We may disclose non-public personal information about you to the following types of third parties:

Robins Investment & Retirement Services provides our members with retirement, insurance, and investment services; these services are offered through CUNA Brokerage Services Incorporated (CBSI).

Although joint marketing agreements are permissible by law, the Credit Union will allow you to Opt-Out of certain marketing business relationships. Therefore, if you prefer that we not disclose information about you to certain businesses, you may Opt-Out of these disclosures. The Opt-Out will remove your information from all third-party providers listed in the section above, "Certain Parties That Receive Information From Us Where You Can Request To Opt-Out."

Opt-Out Information

If you have questions about this notice, if you would like to exercise your Opt-Out right, or if you have elected to Opt-Out previously but have changed your mind, please detach and complete the accompanying form, and mail or deliver it to RFCU.

Note To Non-Member Joint Deposit Account Owner

Any one of you may exercise the right to Opt-Out, even if you are not actually a member of the Credit Union. The Credit Union will treat an Opt-Out request from any one party to an account as if all of you directed us to not make disclosures to affiliated parties.

Disclosure Of Information About Former Members

If you terminate your membership with the Credit Union, we will not share information we have collected about you, except as permitted or required by law.

How We Protect Your Information

We restrict access to non-public personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your non-public personal information.

Robins Federal Credit Union Opt-Out Form

Please choose the statement that best fits your needs:

- I choose to **opt-out** of information sharing with the companies listed within.
- Previously, I chose to opt-out of information sharing; I now **revoke** that decision and I choose to **opt-in** information sharing with the companies listed within.

PRINT FULL NAME

SIGNATURE

DATE

ACCOUNT NUMBER

PHONE NUMBER