

FACTS

WHAT DOES ROBINS FINANCIAL 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 Name
- Address and Telephone Number
- Email Address and Income

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' non-public personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' non-public personal information; the reasons Robins Financial Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Robins Financial 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	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes— information about your transactions and experiences	No	N/A
For our affiliates' everyday business purposes— information about your creditworthiness	No	N/A
For our affiliates to market to you	No	N/A
For nonaffiliates to market to you	No	N/A

To limit our sharing

- Call **478.923.3773** or **1.800.241.2405** - our menu will prompt you through your choice(s)
- Visit us online: www.robinsfcu.org or
- Mail the **form** below

Please note:

If you are a *new* customer, we can begin sharing your information [30] days from the date we sent this notice. When you are *no longer* our customer, 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 **478.923.3773**, **1.800.241.2405**, or go to www.robinsfcu.org

Mail-in Form

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.

Name

Address

City, State, Zip

[Account #]

Mail to:

Robins Financial
Credit Union
Support Services
PO Box 6849
Warner Robins,
GA 31095

Who we are

Who is providing this notice?	Robins Financial Credit Union
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What we do

How does Robins Financial 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 Robins Financial Credit Union collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- send emails or other types of communication to the credit union
- conduct transactions with us or others

We also collect information we receive from consumer reporting agencies and other third parties such as market research firms.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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?

Robins Financial Credit Union will treat an opt-out request from any one party to an account as if all of you chose to opt-out.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Robins Financial Credit Union does not share with affiliates*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Robins Financial Credit Union does not share with nonaffiliates*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *CUNA Mutual, Southwest Business Corporation*