

FACTS

WHAT DOES THE FLORIST 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and Account Balances ■ Account Transactions and Transactions History ■ Credit History and Payment History <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons The Florist Federal C U chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The Florist FCU 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	YES	WE DON'T SHARE
For our affiliates' everyday business purposes— information about your creditworthiness	YES	WE DON'T SHARE
For nonaffiliates to market to you	NO	WE DON'T SHARE

Questions?	Call 575-622-0560	1-800-322-0811
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Who we are

Who is providing this notice?

Your member owned Credit Union, The Florist FCU

What we do

How does **THE FLORIST FCU** 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.

In addition, we monitor the security measure of outsourced services providers, maintain physical, electronic, and other safeguards.

How does **THE FLORIST FCU** collect my personal information?

We collect your personal information, for example, when you

- open and account or deposit checks
- use your credit card or use your debit card
- apply for a loan, purchase credit insurance. request account checks

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.

Definitions

Affiliates

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

- *NONE*

Nonaffiliates

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

- *CREDIT REPORTING COMPANIES, TITLE COMPANIES, CREDIT UNION NATIONAL ASSOCIATION (CUNA), DEBIT AND CREDIT CARD SERVICES, CHECK PRINTING SERVICES.*

Joint marketing

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

- *CREDIT UNION SERVICE ORGANIZATIONS WITH A MISSION TO SERVE CREDIT UNION MEMBERS*

Other important information

If you opt out of reporting where by that reporting is essential to or for the services that you are provided, you may not be provided those services. For example: if you opt out of sharing personal information with credit reporting agencies, we may not be able to provide you with any lending services, including but not limited to VISA credit cards, personal consumer loans, mortgage loans. If you opt out of sharing personal information to establish debit and ATM cards, we may not be able to provide you with these services.