



FACTS WHAT DOES FARGO VA FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

WHY?	Financial Institutions 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.
WHAT?	The types of personal information we collect and share depends on the product(s) and or service(s) you have with us. This information can include: <ul style="list-style-type: none"> • Social Security Number • Account Balances • Credit History • Credit scores • Income
HOW?	All Financial Institutions need to share member’s personal information to operate their everyday business. In the section below, we list the reasons Financial Institutions can share their member’s personal information; the reasons Fargo VA Federal Credit Union chooses to share; and whether or not you can limit this sharing.

Reasons we can share your personal information	Does Fargo VA Federal 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	Yes	No
For joint marketing with other financials	No	We don’t share
For our affiliates everyday operating purposes – Information about your transactions	No	We don’t share
For our affiliates everyday operating purposes – Information about your credit worthiness	No	We don’t share
For non-affiliates to market to you	No	We don’t share

Questions?	Call local 280-0870 or toll free 1-800-399-9235
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What we do	
How does Fargo VA 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.
How does Fargo VA Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account • Deposit Money • Apply for a loan or credit card • Make deposits or withdrawals from your account • Give us your income information <p>We also collect personal information from others such as credit bureaus and affiliates.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday operating purposes • Affiliates from using your information to market to you • Sharing for Non-Affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Fargo VA Credit Union does not share with our affiliates.</i>
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Non-Affiliates we share with can include data processing companies, mortgage companies, credit or debit card processing companies, check ordering companies, and credit reporting agencies.</i>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Fargo VA Federal Credit Union doesn't jointly market.</i>