



**FACTS** **WHAT DOES RANDOLPH-BROOKS FEDERAL CREDIT UNION (RBFCU) 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 products or services you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

**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 RBFCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does RBFCU share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes –</b> to offer our products and services to you	<b>Yes</b>	<b>Yes*</b>
<b>For joint marketing with other financial companies</b>	<b>Yes</b>	<b>Yes</b>
<b>For our affiliates’ everyday business purposes –</b> information about your transactions and experiences	<b>Yes</b>	<b>No</b>
<b>For our affiliates’ everyday business purposes –</b> information about your creditworthiness	<b>Yes</b>	<b>Yes</b>
<b>For our affiliates to market to you</b>	<b>Yes</b>	<b>Yes</b>
<b>For nonaffiliates to market to you</b>	<b>Yes</b>	<b>Yes</b>

**To limit our sharing**

- Call 1-800-580-3300 (toll-free) and speak to a Member Service Representative.
- Visit a branch location and speak to a Member Service Representative.

**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.

\*Members cannot opt-out of receiving letters or other credit union communications that carry regulatory notices.

**Questions?** Call 1-800-580-3300 (toll-free) or visit a branch location and speak to a Member Service Representative.

## Who we are

## Who is providing this notice?

RBFCU; RBFCU Services LLC; Kuper Realty Holding Company, LLC dba Kuper Sotheby's International Realty; Preserve Title Company LLC; RBFCU Appraisal LLC; RBFCU Assets LLC; RBFCU Insurance Agency LLC; RBFCU Investments Group LLC; RB Mortgage LLC; and RBFCU Realty LLC.

## What we do

## How does RBFCU 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.

Employees are trained on the importance of maintaining confidentiality and member privacy, and restricting access to nonpublic personal information.

## How does RBFCU collect my personal information?

We collect your personal information, for example, when you:

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your debit or credit card

We also collect your personal information from others, such as credit bureaus, affiliates and other companies.

## Why can't I limit all sharing?

Federal law gives you the right to limit:

- 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 only affect your sharing, not your joint owners.

## Definitions

## Affiliates

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

- *Affiliates include; RBFCU, RBFCU Services LLC; Kuper Realty Holding Company, LLC dba Kuper Sotheby's International Realty; Preserve Title Company LLC; RBFCU Appraisal LLC; RBFCU Assets LLC; RBFCU Insurance Agency LLC; RBFCU Investments Group LLC; RB Mortgage LLC; RBFCU Realty LLC; and TruHome Solutions, LLC. We may also enter into agreements in the future with other companies that offer additional financial products for you to consider.*

## Nonaffiliates

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

- *Nonaffiliates we share with can include companies for credit cards, direct marketing, data processing, online services for bill payment, account setup, deposit and mobile services and identity protection. We may also enter into agreements in the future with other companies that offer additional financial products and services for you to consider.*

## Joint marketing

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

- *Our joint marketing partners include direct marketing companies, credit card companies and other financial institutions.*