

**FACTS****WHAT DOES IRCO COMMUNITY 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?**

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
- Account Balances
- Account Transactions
- Payment History
- Income and Debt
- Credit History and Credit Scores

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 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 IRCO Community FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does IRCO CFCU 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	YES	NO
<b>For our marketing purposes –</b> To offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	YES	NO
<b>For our affiliates' everyday business purposes –</b> Information about your transactions and experiences	NO	We don't share
<b>For our affiliates' everyday business purposes –</b> Information about your creditworthiness	NO	We don't share
<b>For non-affiliates to market to you</b>	NO	We don't share

**QUESTIONS?**

Call **908-859-1811** or go to **[www.ircocu.com](http://www.ircocu.com)**

<b>Who we are</b>	
Who is providing this notice?	IRCO Community Federal Credit Union
<b>What we do</b>	
How does IRCO Community 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.
How does IRCO Community FCU collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>▪ Open an account</li> <li>▪ Make deposits and withdrawals</li> <li>▪ Pay your loans</li> <li>▪ Apply for a loan</li> <li>▪ Use your debit or credit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus. Our website uses Google Analytics, a web analytics service provided by Google, Inc. Google Analytics uses “cookies”, which are text files placed on your computer, to help us analyze how users use the Site. The information generated by the cookie about your use of our Site (including your IP address) will be transmitted to and stored by Google on their servers.</p> <p>Google will use this information for the purpose of evaluating the Site activity and Internet usage. Google may also transfer this information to third parties when required to do so by law, or where third parties process the information for Google.</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"> <li>▪ Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>▪ Affiliates from using your information to market to you</li> <li>▪ Sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>Definitions</b>	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ IRCO Community Federal Credit Union has no affiliates</li> </ul>
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"> <li>▪ Non-affiliates we share with can include data processors, plastic card processors, financial statement printers, consumer reporting agencies, insurance companies and government agencies.</li> </ul>
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"> <li>▪ CUNA Mutual Group's TruStage</li> </ul>