

FACTS

WHAT DOES U. S. POSTAL SERVICE 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 and Income
- Account Balance and Credit History
- Account Transactions and Account History

How?

All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons U. S. Postal Service Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does U. S. Postal Service 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 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	We do not share
For our affiliates' everyday business purposes — information about your creditworthiness	No	We do not share
For nonaffiliates to market to you	No	We do not share

To limit our sharing

- Call 1-800-877-7328 to speak with a Personal Service Representative.
- Mail the form below

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.

Questions?

Call 1-800-877-7328.

Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account.

Unless you check the space below marked "No," we may share personal information with our affiliates.

- No, don't share my personal information with other financial companies or postal affinity partners to jointly market to me.

Name

Address

City, State, Zip

Account Number

Mail to: U. S. Postal Service Federal Credit Union
7905 Malcolm Road, Suite 311
Clinton, MD 20735-1730

Who we are

Who is providing this notice?	The U. S. Postal Service Federal Credit Union
--------------------------------------	---

What we do

How does the U. S. Postal Service Federal Credit Union protect my personal information?	<p>To protect your personal financial 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.</p> <p>U. S. Postal Service Federal Credit Union uses multiple levels of security, beginning with your browser and ending with the Credit Union’s operating system that acts as a virtual vault inside the Credit Union. Information we receive via online applications is secure and requires industry standard Secured Socket Layer encrypted browsers.</p>
How does the U. S. Postal Service 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 or deposit money ■ Pay on your account or apply for a loan ■ Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus.</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 business purposes — information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial affiliates.</p> <ul style="list-style-type: none"> • <i>U. S. Postal Service Federal Credit Union has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial affiliates.</p> <ul style="list-style-type: none"> • <i>U. S. Postal Service Federal Credit Union does not share with nonaffiliates.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Examples of these would be insurance providers, credit card processors, loan recapture programs, investment services, and postal affinity partners.</i>