

# FACTS

## WHAT DOES DOVERPHILA FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

|              |                                                                                                                                                                                                                                                                                                                                                                   |
|--------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Why?</b>  | 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.                                                  |
| <b>What?</b> | <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"> <li>■ Social Security number and Account Balances</li> <li>■ Payment History and Transaction or Loss History</li> <li>■ Credit History and Credit Card or Other Debt</li> </ul> |
| <b>How?</b>  | All financial companies need to share <b>members'</b> personal information to run their everyday business. In the section below, we list the reasons financial companies can share their <b>members'</b> personal information; the reasons <b>DoverPhila FCU</b> chooses to share; and whether you can limit this sharing.                                        |

| Reasons we can share your personal information                                                                                                                                           | Does DoverPhila FCU 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                        | YES                         |
| <b>For joint marketing with other financial companies</b>                                                                                                                                | YES                        | YES                         |
| <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 nonaffiliates to market to you</b>                                                                                                                                                | YES                        | YES                         |

|                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|-----------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>To limit our sharing</b> | <ul style="list-style-type: none"> <li>■ Call 330 364-8874</li> <li>■ Visit us online: <a href="https://dpfcu.org/why-doverphila-connect/">https://dpfcu.org/why-doverphila-connect/</a></li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our member, we no longer share your information.</p> <p>However, you can contact us at any time to limit our sharing.</p> |
| <b>Questions?</b>           | Call 330 364-8874 or go to <a href="https://dpfcu.org/why-doverphila-connect/">https://dpfcu.org/why-doverphila-connect/</a>                                                                                                                                                                                                                                                                                                                                                                               |

## Who we are

Who is providing this notice?

DOVERPHILA FEDERAL CREDIT UNION

## What we do

How does **DOVERPHILA 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 **DOVERPHILA FCU** collect my personal information?

We collect your personal information, for example, when you

- apply for a loan or give us your contact information
- provide account information or provide employment information
- give us your wage statements

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

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.

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**

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

- DoverPhila Federal Credit Union has no affiliates.

**Nonaffiliates**

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

- Nonaffiliates we share information with can include insurance companies, direct marketing companies, and credit card companies.

**Joint marketing**

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

- Our joint marketing partners include insurance and credit card companies.

## Other important information

DoverPhila Federal Credit Union does not share members' mobile phone numbers.