



UPS EMPLOYEES FEDERAL CREDIT UNION

Privacy Policy—Notice of your Financial Privacy Rights

FACTS

What Does UPS Employees 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 depends on the product or service you have with us. This information can include:

- Social Security number
- Transaction history and transaction or loss history
- Account transactions and wire transfer instructions
- Credit history.

How?

All Financial companies need to share customer’s personal information to run their everyday Business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons UPS Employees Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does UPSEFCU 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	No
For joint marketing with other financial companies	Yes	No
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

QUESTIONS?

Call (800) 287-7332 or go to www.upscreditunion.org

Who we are

Who is providing this notice?

UPS Employees Federal Credit Union

What we do

How does UPS EFCU 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.

UPSEFCU regularly tests and assesses its information security measures, systematically trains employees, and adopts upgrades and enhancements as necessary to protect your information.

How does UPS EFCU 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 credit or debit card

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 non affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing

Definitions

Affiliates

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

Non Affiliates

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

- UPSEFCU does not share with non affiliates so they can market to you.

Joint marketing

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

- Our joint marketing partners include investment, insurance, and other financial services companies.