

<b>FACTS</b>	<b>WHAT DOES RIDGEDALE FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>						
<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>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <table border="0" style="margin-left: auto; margin-right: auto;"> <tr> <td>Social Security Number</td> <td>Credit History</td> <td>Transaction History</td> </tr> <tr> <td>Account Balances</td> <td>Income</td> <td>Payment History</td> </tr> </table>	Social Security Number	Credit History	Transaction History	Account Balances	Income	Payment History
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<b>How?</b>	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 Ridgedale Federal Credit Union chooses to share; and whether you can limit this sharing.						

<b>Reasons we can share your personal information:</b>	<b>Does Ridgedale FCU Share?</b>	<b>Can You Limit This Sharing?</b>
<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>NO</b>
<b>For joint marketing with other financial companies</b>	<b>YES</b>	<b>NO</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 non-affiliates to market to you</b>	<b>YES</b>	<b>YES</b>

<b>To Limit Our Sharing</b>	<p>Call 973-947-1000 for instructions on how to limit sharing with a specific affiliate or non-affiliate. Instructions should be on the marketing piece you received.</p> <p><b>Please note:</b></p> <p>If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call 973-947-1000 or send an email to <a href="mailto:info@RidgedaleFCU.org">info@RidgedaleFCU.org</a>
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## Who Are We?

**Who is providing this notice?**

Ridgedale Federal Credit Union

## What We Do

**How does Ridgedale Federal Credit Union 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 Ridgedale Federal Credit Union collect my personal information?**

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

- Open an account
- Show your government issued ID
- Give us your contact information
- Request a wire transfer
- Apply for a Loan
- Use your credit or debit card
- Pay your bills

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.

**What happens when I limit sharing for an account I hold jointly with someone else?**

Your choices will apply to everyone on your account unless you tell us otherwise.

## Definitions

**Affiliates**

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

Ridgedale Federal Credit Union affiliates include the following entities:  
PSCUfs

**Non-affiliates**

Companies not related by common ownership or control. They can be financial and non-financial companies and other financial services that benefit you.

Ridgedale Federal Credit Union non-affiliates can include companies such as automotive dealerships and mailing/data processing service providers.

**Joint marketing**

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

Ridgedale Federal Credit Union joint marketing partners include Insurance Companies and Independent Broker/Dealers.