

Bridgeport Police Federal Credit Union
Member Privacy Policy and Notice

We at the Bridgeport Police Federal Credit Union respect our members' right to privacy and vow to protect it with regard to information we have on file. We pledge the following:

1. We will not disclose any nonpublic personal information about our members or former members to anyone other than service providers and other nonaffiliates that are necessary to conduct Credit Union business or provide related products, except as required by law.
2. We will comply with all applicable privacy laws.
3. We will provide our members the opportunity to verify the accuracy of identifying information about them.
4. To collect and utilize information for legitimate Credit Union business only.
5. To maintain accurate records based on information provided by our members.
6. To protect our members' personal information using security measures that comply with federal law.

We continue to share information about former members, as permitted by law, for our everyday business purposes such as to update credit history or respond to court orders.

Third Party Service Providers/Nonaffiliates:

The types of service providers/nonaffiliates the Credit Union normally uses in the regular course of business are as follows:

Data processors	Consumer reporting agencies
Legal/Accounting firms	Payroll/ACH providers
Repossession/collection companies	Identity verification providers
Mail processing centers (statements)	Insurance providers
Check printing company (personal checks)	

The Credit Union has no affiliates.

The Credit Union has the following Joint Marketing Agreement(s):

CUNA Mutual Group - to market insurance products such as property, life and disability insurance;
Residential Mortgage Services - to market mortgages.

Third Party Restriction (Opt-out):

The Credit Union does not provide member information to nonaffiliates so they can market to members or to companies that are not necessary to the operation of the Credit Union, except as required by law, therefore, we do not provide an opt-out option.

Privacy Notice (see below):

As required by the Gramm-Leach-Bliley Act, the Credit Union will distribute its Privacy Notice prior to opening an account. After that, we will distribute the Privacy Notice to all members each time the information on the notice changes. The Privacy Notice will be permanently posted on our website and we'll add a notice to our newsletter annually conveying:

- a) Our Privacy Notice is available on our website - we will provide the specific web address that takes the member directly to the Notice as required;
- b) Our Privacy Notice is available in paper form and will be mailed upon request – we will provide a toll-free number for this purpose as required (we will communicate that members can call our regular number collect to request a copy).

Approved: 6/00
Revised: 12/14

FACTS

WHAT DOES BRIDGEPORT POLICE 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 transaction history
- account balances and overdraft history
- credit history and credit card or other debt

When you are *no longer* our member, 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 Bridgeport Police Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bridgeport Police 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	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call (203) 374-6500 or go to www.mybpfcu.org

Who we are

Who is providing this notice?

Bridgeport Police Federal Credit Union

What we do

How does Bridgeport Police 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 Bridgeport Police Federal Credit Union collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- show your driver's license or apply for a loan
- use your credit or debit card

We also collect your personal information from others such as credit bureaus 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.

Definitions

Affiliates

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

- Bridgeport Police Federal Credit Union has no affiliates

Nonaffiliates

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

- Bridgeport Police Federal Credit Union does not share with nonaffiliates so they can market to you.

Joint Marketing

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

- Our joint marketing partners include property, disability, life, and accidental death and dismemberment insurance companies.

Other important information