

FACTS

WHAT DOES IDB-IIC FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial institutions 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 balances and payment history
- credit history and credit scores

When you are *no longer* our member, we continue to share your information as described in this notice.

How?

All financial institutions 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 IDB-IIC Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does IDB-IIC 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	NO	WE DO NOT SHARE
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 202-623-3363 or go to www.idbcreditunion.org

Who we are

Who is providing this notice?

IDB-IIC Federal Credit Union

What we do

How does IDB-IIC 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. IDB-IIC Federal Credit Union regularly tests and assesses its information security measures, systematically trains employees, and adopts upgrades and enhancements as necessary to protect your information.

How does IDB-IIC Federal Credit Union 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 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.

- IDB-IIC Federal Credit Union has no affiliates.

Nonaffiliates

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

- IDB-IIC Federal Credit Union does not share with nonaffiliates.

Joint Marketing

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

- IDB-IIC Federal Credit Union does not market jointly with nonaffiliates.

Other important information

1. Electronic interfaces within Internet Banking such as Internet transactions through secure e-mail and secure forms are encrypted using Secure Socket Layer (SSL) 128-bit encryption.
2. Electronic Account Access is protected with Multi-Factor Authentication.
3. IDB-IIC uses computer networks that are protected by multiple layers of enterprise level security applications. These services work together to ensure the safe storage, transmission, and protection of confidential personal and financial data.
4. IDB-IIC FCU does not use "cookies" as part of its web site interface.
5. IDB-IIC FCU will seek to link with other sites that adhere to similar privacy standards. However, IDB-IIC FCU is not responsible for the content of linked sites or for their policies on the collection of member information.