### **FACTS**

## WHAT DOES DOVERPHILA 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 Account Balances

Payment HistoryCredit Historyand Transaction or Loss HistoryCredit Card or Other Debt

#### 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 **DoverPhila FCU** 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?
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	YES
For joint marketing with other financial companies	YES	YES
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	YES	YES

# To limit our sharing

- Call 330-364-8874
- Visit us online: https://dpfcu.org/why-doverphila-connect/

#### Please note:

If you are a *new* member, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our member, we no longer share your information.

However, you can contact us at any time to limit our sharing.

#### **Questions?**

Call 330 364-8874 or go to https://dpfcu.org/why-doverphila-connect/

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	We collect your personal information, for example, when you	
collect my personal information?	<ul> <li>apply for a loan or give us your contact information</li> <li>provide account information or provide employment information</li> <li>give us your wage statements</li> </ul>	
	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	
	<ul> <li>sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>affiliates from using your information to market to you</li> <li>sharing for nonaffiliates to market to you</li> </ul>	
	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		