

# FACTS

## WHAT DOES DUBOIS-PIKE 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
- Transaction History and Payment History
- Credit Scores and Credit History

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

### How?

All financial companies need to share **member's** personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **member's** personal information; the reasons Dubois-Pike FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Dubois-Pike FCU share?	Can you limit this sharing?
<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	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

### Questions?

Call 812-634-9278 or go to [member.service@duboispike.org](mailto:member.service@duboispike.org)

## Who we are

Who is providing this notice?

Dubois-Pike Federal Credit Union

## What we do

How does **Dubois-Pike 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 **Dubois-Pike FCU** collect my personal information?

We collect your personal information, for example, when you

- Open an account or Fill out a loan application
- or
- 

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.

- *Dubois-Pike Federal Credit Union has no affiliates.*

**Nonaffiliates**

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

- *Dubois-Pike Federal Credit Union does not share with non-affiliates.*

**Joint marketing**

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

- *Dubois-Pike Federal Credit Union does not have any formal agreements with non-affiliated financial companies.*

## Other important information

The DPFCU 360 CC app for credit cards periodically collects, transmits, and uses geolocation information for enabling features that prevent fraudulent card use and alerts, but only if the End User expressly authorizes collection of such information. Geolocation information can be monitored on a continuous basis in the background only while the Solution is being used or not at all, depending on the End User's selection. The End User can change their location permissions at any time in their device settings.