

PRIVACY POLICY DISCLOSURE

THIS IS YOUR PRIVACY POLICY DISCLOSURE AND INSTRUCTIONS. IT CONTAINS IMPORTANT INFORMATION CONCERNING OUR PRIVACY POLICY AND INCLUDES NECESSARY DISCLOSURES AS REQUIRED BY THE GRAMM-LEACH-BLILEY ACT (15 U.S.C., CH. 94, §6801 ET SEQ.) AND THE NATIONAL CREDIT UNION ADMINISTRATION RULES AND REGULATIONS (12 CFR 716). PLEASE BE CERTAIN TO READ THESE DISCLOSURES AND INSTRUCTIONS CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

Throughout these Disclosures and Instructions, the references to "We", "Us", "Our" and "Credit Union" mean FRANKLIN MINT FEDERAL CREDIT UNION. The words "You" and "Your" mean each person applying for and/or using any of the services offered by Us. "Account" means any account or accounts established for You.

Categories of information We collect. We collect nonpublic personal information about You from the following sources:

- Information We receive from You on applications or other forms;
- Information about Your transactions with Us, Our affiliates, State Financial Network Inc. or others;
- Information We receive from a consumer reporting agency; and
- Information We receive when verifying information You have provided.

Categories of information and parties to whom We disclose information about existing and former members. We do not disclose any nonpublic personal information about Our members and former members to anyone, except as permitted by law.

Information disclosed to service providers and joint marketing companies about existing and former members. We may disclose the following information to companies that perform marketing services on Our behalf or to other financial institutions with whom We have joint marketing agreements:

- Information We receive from You on applications or other forms such as Your name and address;
- Information about Your transactions with Us, Our affiliates, or others, such as Your account balance, payment history, parties to transactions, and credit card usage; and

- Information We receive from a consumer reporting agency, such as Your creditworthiness and credit history.

Our policy and practices on protecting the confidentiality and security of information We have about You. We restrict access to nonpublic personal information about You to those employees who need to know that information to provide products or services to You. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard Your nonpublic personal information.

Protecting Your Own Information. Identity theft occurs when someone pretends to be You by using Your personal information. You can take steps to prevent this:

- Shred personal documents whenever possible.
- Guard Your social security number, PIN & password numbers, credit card and financial institution numbers.
- Never disclose the above numbers to individuals You don't know.
- Review Your credit report at least yearly.
- Always keep Your information with Us current so We may contact You if We detect possible fraud or unauthorized information.

If You have any questions, please contact Us at: 610-325-5100 or (800) 220-3193 (outside of PA) or write to:

Privacy Compliance Officer
Franklin Mint Federal Credit Union
1974 Sproul Road, Suite 300
Broomall, PA 19008

Privacy

Policy

Disclosure

