



# Privacy Policy

Revised June 2018

<b>FACTS</b>	<p><b>What does Congressional Federal Credit Union (Congressional Federal) do with your personal information?</b></p>
<b>Why?</b>	<p>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. Congressional Federal Credit Union maintains personal information in compliance with time parameters stated in federal laws, state laws, regulatory requirements, and internal policies and procedures.</p> <p>Please read this notice carefully to understand what we do.</p>
<b>What?</b>	<p>The types of personal information we collect and share depend on the products or services you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and account balances</li> <li>• Credit history and payment history</li> <li>• Transaction history and overdraft history</li> </ul>
<b>How?</b>	<p>All financial companies need to share members' personal information to run their everyday business. In the section below, we will list the reasons financial companies can share their members' personal information, the reasons Congressional Federal chooses to share, and whether you can limit this sharing.</p>

Reasons we can share your personal information	Does Congressional Federal 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	Yes	Yes
<b>For joint marketing with other financial institutions</b>	Yes	Yes
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share



<b>To limit our sharing</b>	<p><b>Call 800.491.2328</b></p> <p><b>Please note:</b></p> <p>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 continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
<b>Questions?</b>	<b>Call 800.491.2328</b>
<b>Who we are</b>	
<b>Who is providing this notice?</b>	Congressional Federal Credit Union
<b>Who regulates us?</b>	NCUA- National Credit Union Administration
<b>What we do</b>	
<b>How does Congressional Federal protect my personal information?</b>	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.
<b>How does Congressional Federal collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• pay your bills or apply for a loan</li> <li>• use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes — information about your creditworthiness</li> <li>• affiliates from using your information to market you</li> <li>• sharing for nonaffiliates to market you</li> </ul>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.
<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Our affiliates include such companies as Congressional Financial Network, PSCUFS and Credit Union Mortgage Association (CUMA).</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Nonaffiliates we share with can include insurance companies, financial statement publishers or printers, mail houses, data processors and share draft check printers.</li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• These joint marketing agreements can be with financial companies such as those that offer securities (investments), insurance and mortgages. A few examples of companies we share with include Affinion, an insurance company, and Securities America, Inc., an investment company.</li> </ul>