CONGRESSIONAL
FEDERAL CREDIT UNION

Privacy Policy

FACTS	WHAT DOES CONGRESSIONAL 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 products or services you have with us. This information can include: • Social Security number and account balances • Credit history and payment history • Transaction history and overdraft history
HOW?	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 chooses to share, and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	Does Congressional 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 institutions	Yes*	Yes
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes*	Yes
For nonaffiliates to market to you	Yes*	Yes

*No mobile information will be shared – See Other Important Information below

To limit our sharing	**Call 800.491.2328** **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 continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	**Call 800.491.2328**

Who we are	
Who is providing this notice?	Congressional Federal Credit Union
What we do	
How does Congressional 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 Congressional 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
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. • *Our affiliates include such companies as Congressional Financial Network, PSCUFS and Credit Union Mortgage Association (CUMA).*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *Nonaffliates we share with can include insurance companies, financial statement publishers or printers, mail houses, data processors and share draft check printers.*
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • *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.*

Other Important Information

- No mobile information will be shared with third parties or affiliates for marketing or promotional purposes.
- No text messaging opt-in and/or consent information will be shared with third parties or affiliates for any reason.
- Information may be shared with subcontractors and service providers solely for the purpose of supporting our services, such as customer service, system operations, or compliance functions.

Congressional Federal Credit Union maintains personal information in compliance with time parameters stated in federal laws, regulatory requirements, and internal policies and procedures.

Congressional Federal Credit Union is regulated by the National Credit Union Administration (NCUA).