

FACTS**WHAT DOES RICHLAND PARISH SCHOOLS FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?**

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.

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 Date of Birth
- Address and Phone Number
- Income and Share and Loan account Information

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

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 Richland Parish School FCU chooses to share; and whether you can 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

No

For joint marketing with other financial companies

No

No

For our affiliates' everyday business purposes—

information about your transactions and experiences

Yes

No

For our affiliates' everyday business purposes—

information about your creditworthiness

No

No

For nonaffiliates to market to you

No

We don't share

Call 318-728-5964 or go to bgresham@richland.k12.la.us

Who is providing this notice?	Richland Parish Schools Federal Credit Union
How does Richland Parish School FCU protect my personal information?	<p>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.</p> <p>We restrict access to personal information about you to staff on a "need to know" basis only in order to provide you with services you requested.</p>
How does Richland Parish School FCU collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Apply for membership or ■ Elect payroll deduction or ■ Designate beneficiary information <p>Apply for a loan and a consumer reporting agency (such as a credit score) is used</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>National Credit Union Administration...Regional Examiner(s) Financial Auditors and FedComp, Inc.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Richland Parish Schools Federal Credit Union does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Richland Parish Schools Federal Credit Union does not share with nonaffiliates for joint marketing.</i>

Your privacy is our priority. We do not sell customer information to telemarketing companies. We may contract with third party companies to help us administer products or services you obtain from us and to conduct our business, such as when we obtain data processing services, or when legally required. We may disclose your nonpublic personal information to third party companies with whom we contract. All third party companies that work on our behalf and receive nonpublic personal information are contractually obligated to keep the information we provide strictly confidential and to only use the information to provide the services we ask them to perform.