

FACTS

WHAT DOES BRIDGETON ONIZED 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 history and credit card or other debt.

How?

All financial companies need to share members' personal information to run their everyday business. In this section below, we list the reasons financial companies can share their members' personal information, the reason Bridgeton Onized Federal Credit Union choose to share, and whether you can limit this sharing.

Reason we can share your information	Does Bridgeton Onized Federal Credit Union share?	Can you limit my sharing?
For everyday business purposes- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, and report to credit bureaus	Yes	No
For our marketing purposes- to offer our products and services to you	Yes	Yes
For joint marketing with our financial companies	Yes	Yes
For our affiliates' everyday business purposes- information about your transactions and experiences	No	We don't share
For non affiliates' to market to you	Yes	Yes

To Limit our Sharing

- Call (856) 692-4000, Option 8
- Visit us online: www.bofcu.com
- Check the appropriate opt-out section on our master Membership Application

Please note: if you are a new member, we can begin sharing your information 30 days or more, if applicable, 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 (856) 692-4000, Option 8 or go to www.bofcu.com

Who we are

Who is providing this notice?

Bridgeton Onized Federal Credit Union

What we do

How does Bridgeton Onized Federal Credit Union protect my personal information?	To protect 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 Bridgeton Onized Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none">• Open an account or deposit money• Pay your bills or apply for a loan• Use your debit or credit 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 <ul style="list-style-type: none">• Sharing for affiliates' everyday business purposes- information about your creditworthiness• Affiliates from using your information to market you• Sharing for non-affiliates to market you State laws and individual companies may give you additional rights to limit sharing
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. • <i>Bridgeton Onized Federal Credit Union has no affiliates</i>
Non affiliates:	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • <i>Bridgeton Onized Federal Credit Union may share with non-affiliated companies pursuant to joint marketing agreement.</i>
Joint marketing:	A formal agreement between non-affiliated financial companies that together market financial products or services to you. • <i>Bridgeton Onized Federal Credit Union's joint marketing partners include companies such as insurance and financial service providers.</i>

Other Important Information

Detach and mail form below. Retain Disclosure above for your records

Mail-In Form

Mark any and all you want to limit:

- ☐ Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
☐ Do not allow your affiliates to use my personal information to market to me.
☐ Do not share my personal information with non-affiliates to market their products and services to me.

Name		Mail to: Bridgeton Onized Federal Credit Union 339 Main Street Cedarville, NJ 08311 Phone: 856-692-4000
Address		
Account No.		
Signature	Date	

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