

# Privacy Policy

## FACTS

WHAT DOES FOX COMMUNITIES 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 income
- account balances and payment history
- credit history and credit scores

### How?

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 Fox Communities Credit Union chooses to share; and whether you can limit this sharing.



[www.foxcu.org](http://www.foxcu.org)

Reasons we can share your personal information	Does Fox Communities Credit Union share?	Can you limit this sharing?
<b>For our every day 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 companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

What we do	
<b>How does Fox Communities Credit Union 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>Why can't I limit all sharing?</b> Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes - information about creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
<b>How does Fox Communities Credit Union collect my personal information?</b> We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• open an account or make deposits or withdrawals from your account</li> <li>• pay your bills or apply for a loan</li> <li>• use your credit or debit card</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.	<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.



Definitions	
<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>• <i>Fox Communities Credit Union does not share with our affiliates.</i></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>• <i>Fox Communities Credit Union does not share with nonaffiliates so they can market to you.</i></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>• <i>Fox Communities Credit Union does not jointly market.</i></li> </ul>

**Questions?** Call 920-993-9000 or go to [www.foxcu.org](http://www.foxcu.org)

**To limit our sharing**

**Mail in the form below**

**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.

**Do not use my personal information to market to me.**

**Mail in form**

**Name:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**City, State, Zip:** \_\_\_\_\_

**Account #** \_\_\_\_\_

**Mail to:** Fox Communities Credit Union, Attn: Quality Control  
 3401 E. Calumet Street, Appleton, WI 54915