

Privacy Notice

Facts	What does CARCO 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security Number ■ Account Transactions ■ Income ■ Credit History ■ Employment Information ■ Assets <p>When you are no longer our member, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons CARCO FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CARCO FCU 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	No
For joint marketing with our affiliates and other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We do not share
For non-affiliates to market to you	No	We do not share

To opt-out of receiving marketing materials call us at 410.479.5200, visit a branch or mail your request along with your full name, account number, address and phone number to:

CARCO FCU
 Attention: Marketing
 114 Market Street, Suite 208
 Denton, MD 21629

Please note that there may be a delay between the time we receive your request and the time your information is removed from future marketing distributions.

Who we are	
Who is providing this notice?	CARCO Federal Credit Union
What we do	
How does CARCO FCU 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. CARCO FCU regularly tests and assesses its information security measures, trains employees and adapts upgrades and enhancements as necessary to protect your information.
How does CARCO FCU collect my personal information?	We collect your personal information, for example, when you do the following: <ul style="list-style-type: none"> ■ Open an account ■ Provide employment information ■ Pay your bills ■ Use your credit or debit card ■ Apply for a loan We also collect your personal information from others, such as the Credit Bureaus and other affiliates and companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only the following: <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 non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ <i>CARCO FCU does not share with non-affiliates to market to members except under a joint marketing agreement with the Credit Union.</i>
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. ■ <i>Our joint marketing partners we share with can include insurance, investment and other financial services.</i>

Other important information

CARCO FCU is committed to protecting the privacy of its members. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality and limits the information we provide. We do not permit companies to sell the information we provide to other third parties.

If you believe we have made an error on your consumer credit report, notify us in writing immediately explaining the error. In the letter, please provide your full name, account number, address, phone number and supporting documentation to substantiate the error. You can mail your letter and supporting documentation to:

CARCO FCU
Attention: Collections Department
114 Market Street, Suite 208
Denton, MD 21629