



FACTS

WHAT DOES Frontwave 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 information on membership and loan applications from you.
- Account balances and transaction information related to your loan and deposit accounts.
- Credit bureau reports and information from you or others.
- Payment history
- Transaction history
- Mortgage rates and payments

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

How?

All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons Frontwave Credit Union chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does Frontwave Credit Union 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 companies | Yes | Yes |
| For our affiliates' everyday business purposes – information about your transactions and experiences | No | We don't share |
| For our affiliates' everyday business purposes – information about your creditworthiness | Yes | Yes |
| For nonaffiliates to market to you | No | We don't share |

Questions?

If you have any questions regarding the collection and sharing of your personal information by Frontwave Credit Union, please call us at 800.736.4500 or visit our web site at frontwavecu.com

Who we are

Who is providing this notice?

Frontwave Credit Union

What we do

How does Frontwave Credit Union 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, secured files and buildings.

Frontwave Credit Union regularly tests and assesses its information security measures, systematically trains employees and adopts upgrades.

How does Frontwave Credit Union collect my personal information?

We collect your personal information, for example, when you

- open an account or give us your contact information
- deposit money or apply for a loan
- use your credit or debit card

We 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

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.

- *Our affiliates include Frontwave Investment Services and Frontwave Insurance Services, LLC- a solely owned credit union service organization of Frontwave Credit Union.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Frontwave Credit Union does not share with non-affiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Frontwave Credit Union doesn't jointly market.*

Other important information

CA: Residents are provided a CA notice for additional choices.



Important Privacy Choices for Consumers

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.

Your Rights

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

Your Choices

Restrict Information Sharing With Companies We Own or Control (Affiliates): Unless you say "No," we may share personal and financial information about you with our affiliated companies.

NO, please do not share personal and financial information with your affiliated companies.

Restrict Information Sharing With Other Companies We Do Business With to Provide Financial Products And Services: Unless you say "No," we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

Time Sensitive Reply

You may make your privacy choice(s) at any time. Your choice(s) marked above will remain in place unless you state otherwise. However, if we don't hear from you, we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.

Name: _____

Account Number(s): _____

Signature: _____ Date: _____

To exercise your choice(s), simply fill out and sign this form.

