

<b>FACTS</b>	<b>WHAT DOES <i>FOUR CORNERS FCU</i> DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	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. <i>Please read this notice carefully to understand what we do.</i>
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Name, address, telephone number and email address</li> <li>• Social Security number, assets and income</li> <li>• Account type, account balance, payment history and account usage</li> <li>• Credit history and credit score</li> </ul>
<b>How?</b>	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 reason Four Corners FCU chooses to share and whether you can limit this sharing.

Reasons we can share your personal information	Does Four Corners FCU share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> To process your transactions; maintain your accounts; 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	No
<b>For joint marketing with other financial institutions.</b>	No	We Do Not Share
<b>For our affiliates' everyday business -</b> Information about your transactions, experiences and credit worthiness.	No	We Do Not Share
<b>For our affiliates to market to you</b>	No	We Do Not Share
<b>For non-affiliates to market to you</b>	No	We Do Not Share

Who is providing this notice?	Four Corners Federal Credit Union
How does Four Corners FCU protect my 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.
How does Four Corners FCU collect my personal information?	We collect your personal information when you: <ul style="list-style-type: none"> <li>• Open an account or apply for a loan</li> <li>• Pay your bills or use your debit card</li> <li>• Provide employment information</li> <li>• Collection of personal information from credit bureaus</li> </ul>
Why can't I limit all sharing?	Federal law give you the right to limit the following: <ul style="list-style-type: none"> <li>• Sharing for affiliates daily business purposes and information about creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for non-affiliates to market to you</li> </ul>

We restrict access to non-public personal information about you to only those employees who have a specific business purpose in utilizing your data. Four Corners FCU will not share information we have collected regarding a terminated membership except as permitted or required by law.