

FACTS**WHAT DOES Valley 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 and Income ■ Account Balance and Payment History ■ Credit History and Credit Score <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 Valley Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Valley Federal CreditUnion 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 other financial companies	No	We Dont' Share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We Dont' Share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We Dont' Share
For nonaffiliates to market to you	No	We Dont' Share

Questions?	Call 956-546-3108 or go to www.vfcu.net
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Who we are

Who is providing this notice?

Valley Federal Credit Union

What we do

How does Valley Federal 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 and secured files and buildings.

How does Valley Federal Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open An Account or Deposit Money
- Pay Your Bills or Apply For A Loan
- Use Your Credit or Debit Card

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

Af liates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *We Have No Affiliates*

Nonaffiliates

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

- *We Have No Affiliates*

Joint marketing

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

- *We Have No Affiliates*

Other important information

If you have any questions or comments concerning this notice please don't hesitate to contact Valley Federal Credit Union at : 183 East Price Road
Brownsville, Texas 78521
956-546-3108
www.vfcu.net