

YOUR PRIVACY NOTICE

This is your privacy policy disclosure and instructions. It contains important information concerning our privacy policy and includes necessary disclosures as required by the Gramm-Leach-Bliley act (15 U.S.C., CH. 94, §6801 ET SEQ.) and the National Credit Union Administration rules and regulations (12 CFR 716). Please be certain to read these disclosures and instructions carefully and call if any parts are unclear.

FACTS: What Does UARK 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.	Reasons we can share your personal information:	Does the 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	NO
	For joint marketing with other financial companies	YES	NO
What? 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"> • Social Security Number and income • Account balances and payment history • Credit history and credit scores 	For our affiliates everyday business purposes-- information about your transactions and experiences	NO	WE DON'T SHARE
How? All financial companies need to share customer's personal information to run their everyday business. In the section to the right, we list the reasons financial companies can share their customers' personal information, the reasons UARK Federal Credit Union chooses to share; and whether you can limit this sharing.	For our affiliates everyday business purposes-- information about your creditworthiness	NO	WE DON'T SHARE
	For our affiliates to market to you	NO	WE DON'T SHARE
	For our non-affiliates to market to you	NO	WE DON'T SHARE
Questions? Call 479-521-1199 or 800-499-8328, or write to us at: P.O. Box 1643 Fayetteville, AR 72702			

WHAT WE DO

How does UARK 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, secured files, and secured buildings.

How does UARK 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 cards

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 non-affiliates to market to you

State law 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 non-financial companies. UARK Federal Credit Union has no affiliates.

Non-Affiliates

Companies not related by common ownership or control. They can be financial or non-financial companies. UARK Federal Credit Union does not share with non-affiliates.

Joint Marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners include categories of companies, such as:

- financial service providers
- insurance companies