

FACTS

WHAT DOES JOURNEY FEDERAL CREDIT UNION (JFCU) 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 credit history
- Account balances and overdraft history
- Payment history and account transactions

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

How?

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 member's personal information; the reasons Journey FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Journey 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 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	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

To get answers to any questions you might have,

- Call us at 989.227.3700 to speak with a Journey Pathfinder
- Email us at help@journeyfcu.org
- Visit us on the web at www.journeyfcu.org

Who we are

Who is providing this notice?

Journey Federal Credit Union (JFCU)

What we do

How does Journey 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.

How does Journey FCU collect my personal information?

We collect your personal information, for example, when you

- Open a new account or use your credit or debit card
- Apply for financing or pay your bills
- Make a wire transfer

Information obtained when verifying the information you provide on an application or other forms.

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.

- *JFCU does not share with affiliates.*

Nonaffiliates

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

- *JFCU does not share with nonaffiliates.*

Joint marketing

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

- *JFCU has joint marketing partners that include insurance companies.*