



**Jefferson County  
Federal Credit Union**

A Community Credit Union

[www.jcfcu.org](http://www.jcfcu.org)  
9600 Ormsby Station Road  
Lou., KY 40223  
502.429.4955  
1.800.288.5228 (Toll Free)

## WHAT DOES JEFFERSON COUNTY FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

<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. Please read this notice carefully to understand what we do.
<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>• Social Security number and account information</li> <li>• Income and payment history</li> <li>• Credit history and employment information</li> </ul> When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
<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 reasons Jefferson County Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does JCFCU share?	Can you limit this sharing?
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), 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 companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	Yes	Yes

<b>Questions?</b>	Call 502-429-4955 or go to <a href="http://www.jcfcu.org">www.jcfcu.org</a>
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What We Do	
Who is providing this notice?	JCFCU, 9600 Ormsby Station Rd. Louisville, KY 40223
What We Do	
How does Jefferson County 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 Jefferson County Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• open an account or apply for a loan</li> <li>• use home branch or enroll in a service</li> <li>• use one of our other financial products or services</li> </ul>
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>JCFCU does not share with our affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>JCFCU uses nonaffiliates only to support basic financial services or as permitted by law. We do not share or sell your information.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>JCFCU does not participate in joint marketing.</i></li> </ul>