

FACTS **WHAT DOES REDSTONE 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? 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 income
- Payment history and credit card and other debt
- Credit history and checking account information

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 members’ personal information; the reasons Redstone Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Redstone Federal 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
For our affiliates’ everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates’ everyday business purposes – information about your creditworthiness	No	We don’t share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Visit us online: optout.redfcu.org or
- Mail the form below

Please note: If you are a *new* member, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions? Call toll-free 1-800-234-1234 or go to www.redfcu.org/contact-page

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Mail-in Form

Mark any/all you want to limit:

Do not allow your affiliates to use my personal information to market to me.

Do not share my personal information with nonaffiliates to market their products and services to me.

Do not share my personal information with the Association of the United States Army (“AUSA”) to market their products and services to me.

Except for sharing with AUSA, do not share my personal information with nonaffiliates to market their products and services to me.

Name		Mail to: Redstone Federal Credit Union 220 Wynn Drive Huntsville, AL 35893
Address		
City, State, Zip		
Member Number		

Who we are	
Who is providing this notice?	Redstone Federal Credit Union
What we do	
How does Redstone 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 Redstone Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • apply for a loan or open an account • pay your bills or use your debit or credit card • make deposits and withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include financial companies such as Redstone Services GroupSM, LLC, Redstone Services Group, LLC DBA Redstone Insurance ServicesSM, Redstone Family Realty, LLC, and Redstone Title Services, LLC and nonfinancial companies such as Redstone Consulting Group, LLC, RS Alliance Group LLC, and Ascent Security Group, LLC.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include nonprofit organizations.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include insurance providers, financial service providers, credit card companies, product and service marketing companies, and retailers.</i>