

FACTS**WHAT DOES BAYLANDS FAMILY 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 checking account information • Employer information and income • Credit history and credit scores <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
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 customers' personal information; the reasons Baylands Family Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Baylands Family 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 affiliates to market to you	NO	We don't share
For nonaffiliates to market to you	NO	We don't share

Questions?	<p>Call us at: (804) 843-2520 or (888) 843-2520</p> <p>Email: info@baylandsfcu.org</p> <p>Or write: Baylands Family CU PO Box 392 West Point, VA 23181</p>
-------------------	--

Who we are	
Who is providing this notice?	Baylands Family Credit Union
What we do	
How does Baylands Family Credit Union protect my personal information?	<p>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.</p> <p>We also restrict access to nonpublic personal information about you to those employees and volunteers who need to know the information to provide products or services to you.</p>
How does Baylands Family Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or apply for a loan • pay your bills or deposit money • use your credit or debit card <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>

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>Credit Union Service Centers of Virginia</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>Enterprise Car Sales</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>Baylands Family Credit Union's joint marketing partners include: Fidelity National Information Services, Mass Mutual Financial Group, CUNA Mutual Group and Affinion Group.</i>

Other Important Information
<ul style="list-style-type: none"> • We do not collect any personal information from children under the age of 13 via our website. • We provide our Privacy Policy to all new members and current members on an annual basis. Our current policy is always available at www.baylandsfcu.org.