

WHAT DOES MEMBER ONE 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: <ul style="list-style-type: none"> • Social Security number and employment information • Account balances and credit card or other debt • Credit history and payment history When you are no longer our member, we may continue to share your information as described in this notice.
How?	All financial companies need to share members' personal information to run their everyday businesses. In the section below, we list the reasons financial companies can share their members' personal information, the reasons Member One, a division of Virginia Federal Credit Union ("Member One") chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Member One 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	No	We don't share
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	Call 800.666.8811 — our menu will prompt you through your choice(s). 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.
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Questions?	Call 800.666.8811
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At Member One, we take every precaution to protect your personal information, and we encourage you to do the same. We will never solicit non-public information from you via text message or email. Should you receive these types of messages, please do not respond and notify us immediately. You may call us at 800.666.8811 or email info@memberonefcu.com.



A Division of Virginia
Federal Credit Union

Who we are	
Who is providing this notice?	Member One

What we do	
How does Member One 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 Member One collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Open an account or apply for a loan • Show your driver's license or show your government-issued ID • Give us your income information We also collect information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <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 State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on this account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Our affiliates include other companies such as Virginia CU Insurance Services, LLC; Joyner Fine Properties, LLC; and Virginia Statewide Title Services, LLC.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include insurance companies.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that, together, market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include companies such as insurance and financial management.</i>

Other important information
<p>View our Online Privacy Notice at memberonefcu.com/online-privacy</p> <p>View our Mobile Banking Privacy Notice at memberonefcu.com/mobile-banking-privacy</p> <p>For California residents: We will not share personal information with nonaffiliates — either for them to market to you or for joint marketing — without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with California privacy laws that apply to us. If you are a California resident, please use the form at memberonefcu.com/california-privacy to submit your request for details on how your personal information is used.</p> <p>This notice supersedes all prior privacy notices.</p>