

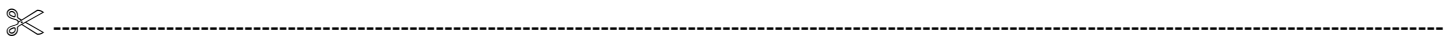


FACTS	WHAT DOES EDWARDS FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect 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: <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Credit history and credit scores
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 Edwards Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Edwards 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	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 nonaffiliates to market to you	Yes	Yes

To limit our Sharing	<ul style="list-style-type: none"> • Call 661.952.5945 or 877.256.3300 - our menu will prompt you through your choice, or • Mail in the form below <p>Please note: If you are a <i>new</i> member, we can begin sharing your information 45 days from the date we sent this notice. When you are <i>no longer</i> 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.</p>
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Questions? Call us at 661.952.5945, visit edwardsfcu.org or email ememberservice@edwardsfcu.org



Mail-in Form

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday purposes.
- 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.

Name	
Address	
City, State, Zip	
Account #	

Mail To: Edwards Federal Credit Union
10 South Muroc Drive
Edwards AFB, CA 93524-8002

Who we are

Who is providing this notice? Edwards Federal Credit Union

What we do

How does Edwards 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 Edwards Federal Credit Union collect my personal information? We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

We also collect your personal 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

- 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. See below for more on your rights under state law.

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 Companies related by common ownership or control. They can be financial and nonfinancial companies

- *Edwards Federal Credit Union has no affiliates.*

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

- *Nonaffiliates we share with can include financial advisors, securities broker-dealers, and insurance companies.*

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

- *Financial institutions that we have joint marketing agreements with include financial advisors, securities broker-dealers, and insurance agents.*

Other important information

If you are a California resident, California state law gives you additional rights to limit information sharing, even if such sharing is otherwise permitted under federal law. With respect to California residents, Edwards Federal Credit Union allows you to further limit our information sharing under joint marketing agreements that we may have with outside companies. If you are a California resident, we will send you a form separately entitled, "Important Privacy Choices for Consumers," which includes details on how you can limit our information sharing with these outside companies.

