

IMPORTANT INFORMATION ABOUT YOUR PRIVACY

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

This is our privacy notice for our members. When we use the words “you” and “your” we mean the following types of members:

- All of our consumer members who have a continuing relationship with us, such as:
 - Deposit account
 - Loan account
 - Credit card
 - Self-directed Individual Retirement Account where we act as custodian or trustee
 - Home mortgage brokerage

We will tell you the source for nonpublic personal information we collect on our members. We will tell you what measures we take to secure that information. We also tell you what information we share with other entities. We will explain what your rights are, and how you can exercise them. If you share your account relationship with someone else, for example where you are a co-borrower or joint holder of a share draft account, we suggest that you share this information with each other to ensure that each of you are aware of our policy and your options. We first define some terms.

We, our, and *us* means Bond Community Federal Credit Union.

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public source, such as telephone directories or government records.

An **affiliate** is a company we own or control.

A **nonaffiliated third party** is a company that is not an affiliate of ours.

Opt out means a choice you can make to prevent certain sharing of information. We will explain how you can exercise this choice.

THE INFORMATION THAT WE COLLECT

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us
- Information about your transactions with nonaffiliated third parties

Information from a consumer reporting agency THE CONFIDENTIALITY, SECURITY AND INTEGRITY OF YOUR NONPUBLIC PERSONAL INFORMATION

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

NONPUBLIC PERSONAL INFORMATION AND NONAFFILIATED THIRD PARTIES

We may disclose nonpublic personal information to nonaffiliated third parties. Here are the kinds of nonpublic personal information we disclose to nonaffiliated third parties:

- Nonpublic personal information we receive from you on an application or other forms, such as
 - Name
 - Address

You may opt out of the disclosure of the information listed above.

Types of Nonaffiliated Third Parties

We may disclose nonpublic personal information about you to the following types of nonaffiliated third parties:

- Financial service providers, such as
 - Insurance agents
- Businesses offering non financial products or services, such as
 - Other Cooperative organizations

We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.

Reasons For Disclosing

Here is why we may disclose nonpublic personal information about you to nonaffiliated third parties:

- To provide our members with information about additional products and services
- To offer benefits to customers
- To offer benefits to members

Limitations on Disclosure

Here are the limitations we impose on the use of nonpublic personal information disclosure to nonaffiliated third parties:

- We do not allow telephone solicitations.
- All sharing is done only through third party mailing companies; no information is giving directly to nonaffiliates.

NONPUBLIC PERSONAL INFORMATION AND FORMER MEMBERS

We do not disclose nonpublic personal information about former members.

NONPUBLIC PERSONAL INFORMATION AND AFFILIATES – FUTURE CHANGES

In the future, we may disclose nonpublic personal information about you to affiliates, even though we are not doing so now. Here are the kinds of nonpublic personal information we may disclose to our affiliates: Transaction and experience information from our account records:

- Information about your transactions and experience with us, such as
 - Name
 - Address
 - Account balances
 - Account activity
 - Types of accounts
 - Credit card usage
 - Payment history
 - Deposit history

Federal law allows us to disclose the information listed above with our affiliates. You do not have a right to opt out of the disclosure of this information. Other information not taken from transactions and experience:

- Nonpublic personal information we receive from you on an application or other forms, such as
 - Social security number
 - Assets and Income
- Nonpublic personal information we receive from a credit reporting agency, such as
 - Creditworthiness
 - Credit history

You may opt out of the disclosure of the information listed above.

Types of Affiliates

We may disclose nonpublic personal information about you in the future to the following types of affiliates:

- Financial service providers, such as
 - Credit Union Service Organization

Reasons For Disclosure

Here is why we may disclose nonpublic personal information about you in the future to our affiliates:

- To provide our members with information about additional products and services
- To evaluate our total relationship with you and our family of companies and give you the best price that relationship deserves

YOU HAVE THE RIGHT TO CHOOSE

In this notice, we have explained our policy about the disclosure of certain information.

Affiliates. We have explained the kinds of nonpublic personal information we may disclose to our affiliates in the future. We have also explained the kinds of affiliates with whom we may disclose the nonpublic personal information. If you prefer that we do not disclose nonpublic personal information to our affiliates you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than the disclosures permitted by law).

Nonaffiliated Third Parties. We have explained the kinds of nonpublic personal information we may disclose to nonaffiliated third parties. We have also explained the kinds of nonaffiliated third parties with whom we may disclose the nonpublic personal information. If you prefer that we do not disclose nonpublic personal information to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than the disclosures permitted by law).

Your decision to block the disclosure of your nonpublic personal information will apply to all products and services you receive from us.

If you have a joint account, each participant of this account has a separate right to opt out. If one of you chooses to opt out of the disclosure of nonpublic personal information and another does not, only information regarding the party who does not opt out will be disclosed. Any participant on the account can opt out on behalf of any other participant of the account.

If you wish to opt out of disclosures, you may do so by checking the appropriate box(es) below and returning this form to us at this address:

Bond Community Federal Credit Union
P.O. Box 5286
Atlanta, Georgia 31107

- Do not share my nonpublic personal information, other than nonpublic personal information relating to your transactions and experiences with me, with your affiliates in the future.
- Do not share my nonpublic public information with nonaffiliated third parties.

Signature

Name(s)

Social Security Number(s)

Limitations on Disclosure

Here are the limits we would impose on the use of nonpublic personal information disclosed to affiliates:

- Only mortgage customers will be contacted.

YOUR RIGHT TO BLOCK THE DISCLOSURE OF YOUR NONPUBLIC PERSONAL INFORMATION

Affiliates. We are permitted to disclose nonpublic personal information about our transactions or experience with you to affiliate in the future. We may also disclose other nonpublic personal information to our affiliates (that is, nonpublic personal information beyond our transactions and experiences with you), unless you tell us to not disclose this other nonpublic personal information.

Nonaffiliated Third Parties. If you do not want us to share your nonpublic personal information with nonaffiliated third parties, you can block the release of certain nonpublic personal information. This is known as your right to “opt out.”

Your decision to block the disclosure of your nonpublic personal information will apply to all products and services you receive from us.

If you have a joint account, each participant of this account has a separate right to opt out. If one of you chooses to opt out of the disclosure of nonpublic personal information and another does not, only information regarding the party who does not opt out will be disclosed. Any participant on the account can opt out on behalf of any other participant of the account.

If you wish to opt out of disclosures, you may do so by checking the appropriate box(es) on the Opt Out Notice that you receive with this notice and returning it to us at this address:

**Bond Community Federal Credit Union
P.O. Box 5286
Atlanta, Georgia 31107**