

EQUAL HOUSING LENDER

We Do Business in Accordance with
Federal Fair Lending Laws

UNDER THE FEDERAL FAIR HOUSING ACT, IT IS ILLEGAL, ON THE BASIS
OF RACE, COLOR, NATIONAL ORIGIN, RELIGION, SEX, HANDICAP, OR
FAMILIAL STATUS (HAVING CHILDREN UNDER THE AGE OF 18) TO:

Deny a loan for the purpose of purchasing, constructing, improving, repairing, or
maintaining a dwelling or deny any loan secured by a dwelling; or

Discriminate in fixing the amount, interest rate, duration, application procedures, or
other terms or conditions of such a loan or in appraising property.

IF YOU BELIEVE YOU HAVE BEEN DISCRIMINATED
AGAINST, YOU SHOULD SEND A COMPLAINT TO;

Assistant Secretary for Fair Housing and Equal Opportunity
Department of Housing and Urban Development
Washington, DC 20410
For processing under the Federal Fair Housing Act

And to;

National Credit Union Administration
Office of Consumer Protection
Alexandria, VA 22314-3428
For processing under NCUA Regulations

What does HUD 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
- Account balances and payment history
- Credit history and credit scores

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 HUD Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does HUD 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	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes— information about your transactions and experiences.	Yes	Yes
For our affiliates' everyday business purposes— information about your creditworthiness.	No	We don't share
For nonaffiliates to market to you	No	We don't share

What We Do

How does HUD 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 HUD Federal Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open a new account or use your debit or ATM card
- Apply for a loan or make a wire transfer
- Show your driver's license or conduct any transaction

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.

Definitions

Affiliates

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

- HUD FCU has no affiliates.

Nonaffiliates

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

- HUD FCU does not share information with nonaffiliates.