




FACTS

WHAT DOES DUKE UNIVERSITY 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?	<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 Address  Credit Score and Financial data such as salary, transaction history, etc.  Duke ID Number
How?	All financial companies need to share personal information to run their everyday business. In the section below, we list the reasons financial companies can share their personal information; the reasons Duke University Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Duke 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.	Social Security Number Account Number Address Account History	No
For our marketing purposes — to offer our products and services to you	Marketing Customer Information File (MCIF)	No
For joint marketing with other financial companies	The Credit Union shares information regarding insurance	Yes
For our affiliates' everyday business purposes — information about your transactions and experiences	Duke employees have data shared with Duke to process items such as payroll deductions	No
For our affiliates' everyday business purposes — information about your transactions and experiences	The Credit Union needs to share account numbers when posting electronic transactions	No
For our affiliates to market to you	Duke employees receive notices regarding seminars or other offerings. For mailings, only names & addresses are shared	No
For our nonaffiliates to market to you	The Credit Union shares information relating to insurance	Yes

To limit our sharing	<p> Call 919-684-6704 — our menu will prompt you through your choice(s) or</p> <p> Visit us online: www.dukefcu.org</p> <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information the next day from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions?	Call 919-684-6704 or visit www.dukefcu.org

Who we are

Who is providing this notice?

Duke University Federal Credit Union

What we do

How does Duke 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 Duke Credit Union collect my personal information?

We collect your personal information, for example, when you

- ☞ Open an account or apply for a loan
- ☞ Post a transaction or request counseling

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.

What happens when I limit sharing for an account I hold jointly with someone else?

Reduce communications regarding products and services that could benefit you.

Definitions

Affiliates

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

- ☞ Duke University and Duke University Health System

Nonaffiliates

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

- ☞ CUNA Mutual and affiliates (insurance), Fiserv/Raddon (demographics), Vizo Financial (wire transfers, ACH), Main Street (checks)

Joint marketing

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

- ☞ Marketing is handled by affiliates and nonaffiliates. Any joint marketing would involve the Credit Union not solely multiple nonaffiliated entities.

Other important information

The Credit Union takes member privacy seriously. The Credit Union utilizes reasonable measures to protect your data.