

# FACTS

## WHAT DOES RUSSELL COUNTRY 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"> <li>Social Security number and income</li> <li>Account balances and payment history</li> <li>Credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
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 Russell Country Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Russell Country FCU share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

Questions?	Call 406.761.2880 or go to <a href="http://www.russellcountryfcu.org">www.russellcountryfcu.org</a>
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## Who we are

### Who is providing this notice?

RUSSELL COUNTRY FEDERAL CREDIT UNION

## What we do

### How does Russell Country FCU 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 Russell Country FCU collect my personal information?

We collect your personal information, for example, when you apply for a loan or provide your income information  
provide us your contact info or your employment history  
provide us your driver's license  
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.

## Definitions

### Affiliates

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

Russell Country Federal Credit Union has no affiliates.

### Nonaffiliates

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

Russell Country Federal Credit Union does not share with nonaffiliates so they can market to you.

### Joint marketing

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

Our joint marketing partners include insurance companies.

## Other important information

We may request access or permission to certain features from your mobile device, including your mobile devices' (Bluetooth, calendar, camera, contacts, microphone, reminders, sensors, SMS messages, social media accounts, storage, etc.), and other features. If you wish to change our access or permissions, you may do so in your device's settings.

### Contact List Collection

Your contact list is collected by us in the mobile application during the use of the Bill Pay feature. This information is used to prepopulate forms when adding a contact in Bill Pay for the purpose of sending payments to people and businesses you know and trust. You will be prompted by our application before granting this permission, and may still use the the Bill Pay feature without allowing access to your contact list. This information is not shared with any third party or used for any other purposes. To turn off this permission at any time, go to your app Settings on your device, and turn off the permission for Contacts by selecting "Don't allow".