MIAMI FIREFIGHTERS Federal Credit Union

FACTS	WHAT DOES MIAMI FIREFIGHTERS 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 of the 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 Miami Firefighters Federal Credit Union's Privacy Policy.**

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 Account Balances** • **Credit history and Credit Card or other debt** • **Transaction History and Checking Account Information** ***When you are no longer* a 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 Miami Firefighters Federal Credit Union chooses to share; and whether you can limit this sharing.**

Reasons we can share your information	Does Miami Firefighters 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	No
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 our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?	Call 305.324.4004 or go to www.mffcu.org

Who we are	
Who is providing this notice?	Miami Firefighters Federal Credit Union

What We Do	
How does Miami Firefighters 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. We also maintain physical, electronic and procedural safeguards to protect this information and limit access to information to those employees for whom access is appropriate.
How does Miami Firefighters Federal Credit Union collect my personal information?	We collect your personal information, for example, when you • open an account • apply for a loan • use your credit or debit card • make deposits or withdrawals • give us your contact information We also collect your personal information from other companies such as credit bureaus.
Why can't I limit all sharing?	Federal law only 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. • *Our affiliate is Miami Firefighters Insurance, LLC.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *Nonaffiliates we share with can include insurance companies, companies which perform marketing services on our behalf and companies which process transactions that you request or authorize.*
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 and mortgage service companies.*