



Fairfax County's Banking Alternative.

FACTS

WHAT DOES Vantria 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
- Credit History and Credit Scores
- Account Balances and Payment History

When you are *no longer* our customer, 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 Vantria Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Vantria FCU 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	Yes	No
For our affiliates' everyday business purposes—information about your creditworthiness	Yes	No
For our affiliates to market to you	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share

Questions?

Call (703)913-0700 or go to www.Vantria.org

Who we are

Who is providing this notice?	Vantria Federal Credit Union
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What we do

How does Vantria 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 Vantria Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ Open an account or Deposit money ■ Apply for a loan or Pay bills ■ Show your government-issued ID
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ■ 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Affiliates include card processors, mortgage partners, and Credit Union Service Organizations. Vantria FCU only shares with affiliates to support business needs to process your transactions.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Vantria FCU does not share with our non-affiliates so they can market to you. Non-affiliates we share with can include mailhouse or consumer reporting agencies.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ <i>Joint marketing agreements may be made with companies that offer insurance products to our members.</i>

Other important information

Vantria Federal Credit Union does not solicit personal or account information via email, phone, or the internet. All requests for change of information, including change of address, must be made through a secure Website such as Home Banking, in person, or by mail with an original notarized request.

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