



# FACTS

## WHAT DOES RIVERTRACE FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <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>
<b>How?</b>	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 customers' personal information; the reasons RiverTrace Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does RiverTrace Federal Credit Union 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	<b>Yes</b>	<b>NO</b>
<b>For our marketing purposes —</b> to offer our products and services to you	<b>Yes</b>	<b>NO</b>
<b>For joint marketing with other financial companies</b>	<b>Yes</b>	<b>Yes</b>
<b>For our affiliates' everyday business purposes —</b> information about your transactions and experiences	<b>NO</b>	<b>We don't share</b>
<b>For our affiliates' everyday business purposes —</b> information about your creditworthiness	<b>NO</b>	<b>We don't share</b>
<b>For nonaffiliates to market to you</b>	<b>NO</b>	<b>We don't share</b>

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call <b>(804) 266-2767</b> — our menu will prompt you through your choice(s)</li> <li>• Visit us online: <a href="http://www.rfpfcu.org">www.rfpfcu.org</a> or</li> <li>• Mail the <b>form</b> below</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our member, 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>
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<b>Questions?</b>	Call us at: <b>(804) 266-2767</b> or go to <a href="http://www.rivertracefcu.org">www.rivertracefcu.org</a>
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Mail-in Form		
If you have a joint account, your choice(s) will apply to everyone on your account.	Mark any/all you want to limit: <input type="checkbox"/> Do not share my personal information with your joint marketing partners to market their products and services to me.	
	<b>Name</b>	<input type="text"/>
	<b>Address</b>	<input type="text"/>
	<b>City, State, Zip</b>	<input type="text"/>
	<b>Account Number</b>	<input type="text"/>
		Mail to: <b>RiverTrace Federal Credit Union</b> 6011 Staples Mill Rd. Richmond, VA 23228

Who we are	
Who is providing this notice?	RiverTrace Federal Credit Union
What we do	
How does RiverTrace 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 RiverTrace Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• pay your bills or apply for a loan</li> <li>• use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes — information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>RiverTrace Federal Credit Union has no affiliates</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>We disclose to non-affiliated companies only for our everyday business purposes, such as to process transactions, maintain accounts, respond to court orders and legal investigations, report to credit bureaus or as otherwise permitted by law.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include CUNA Mutual Group.</i></li> </ul>