

FACTS

WHAT DOES BAYOU FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?



P.O. Box 65159
Baton Rouge, LA
70896-5159
225-925-8800
1-800-349-2900
www.bayoufcu.org

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
- Account Balances and Payment History
- Credit History and Credit Scores

When you close your account, we continue to share information about you according to our policies.

How?

All financial companies need to share customers' 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 Bayou Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bayou 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	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 nonaffiliates to market to you	Yes	No

Questions?

Call 225-925-8800 or 1-800-349-2900, or go to www.bayoufcu.org

Who we are	
Who is providing this notice?	Bayou Federal Credit Union
What we do	
How does Bayou 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 Bayou Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or apply for a loan • apply for insurance or pay your bills • apply for financing or use your credit or debit card <p>We also collect 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"> • 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 law and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Bayou Federal Credit Union has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include mortgage companies, insurance companies, and direct marketing companies.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>We disclose information we collect, as permitted by law, to the following: Credit union service providers (if applicable), or other financial institutions with whom we have joint marketing agreements; other affiliates to help us administer our business or provide product information to you; and other third parties, but only to administer products and services you obtain from us, to conduct our business (as when we obtain marketing or data processing services), or when legally required.</i>