

FACTS

WHAT DO 20TH CENTURY FOX FEDERAL CREDIT UNION AND TCF MEMBER SERVICES, INC. (OUR WHOLLY-OWNED AFFILIATE) DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives members 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, name, and address
- Assets and income
- Account balance, payment history, and transaction history

How?

All financial companies need to share customers'/members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers'/members' personal information; the reasons 20th Century Fox Federal Credit Union and TCF Member Services, Inc. chose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do 20th Century Fox Federal Credit Union and TCF Member Services, Inc. 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	Yes
For our affiliate's everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliate's everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliate to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

▪ Mail the form below
Please note: If you are a *new* member, we can begin sharing your information 45 days from the date we sent this notice. When you are *no longer* our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call (310)432-2344

Mail-In Form

Mark any/all you want to limit:

- Do not share my personal information with other financial institutions to jointly market to me.
- Do not share information about my creditworthiness with your affiliates for their everyday business purposes
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.

Name: _____
 Address: _____

 City: _____
 State: _____
 Zip: _____

Mail To:
 20th Century Fox Federal Credit Union
 P.O. Box 641849
 Los Angeles, CA 90064-9976

Who we are**Who is providing this notice?**20th Century Fox Federal Credit Union and
TCF Member Services, Inc.**What we do****How do 20th Century Fox Federal Credit Union and TCF Member Services, Inc. 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 do 20th Century Fox Federal Credit Union and TCF Member Services, Inc. collect my personal information?

We collect your personal information, for example, when you:

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

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. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account

Definitions**Affiliates**

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

- *Our wholly-owned affiliate is TCF Member Services, Inc.*

Nonaffiliates

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

- *Nonaffiliates we share with can include mortgage companies, securities broker-dealers, insurance companies, direct marketing companies, statement printers, and mailing houses.*

Joint marketing

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

- *Our joint marketing partners include payment processing companies, check printing and data processing companies.*

Other important information

California law provides additional privacy protections and requires that we also provide you with the enclosed notice, "IMPORTANT PRIVACY CHOICES FOR CONSUMERS." Complete the enclosed Notice to further restrict us from sharing personal and financial information with our affiliate and outside companies that we do business with.