

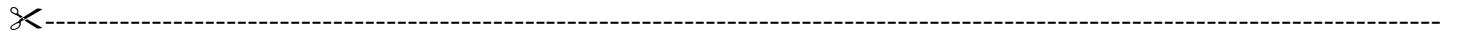


FACTS	WHAT DOES CARIBE FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION
WHY?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect 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: <ul style="list-style-type: none"> • Social Security Number and income • Account balances and payment history • Credit history and credit score
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 Caribe Federal chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Caribe Federal 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 institutions	NO	NO
For our affiliates’ everyday business purposes- Information about your transactions and experiences	YES	YES
For our affiliates’ everyday business purposes- Information about your creditworthiness	YES	YES
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	NO	We don’t share

To limit our sharing?	Mail the form below Note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, 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 787-474-5151 or go to www.caribefederal.com
-------------------	---



MAILING FORM

Mark any/all you want to limit:

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 me.

Name		Mail to: Caribe Federal Credit Union 195 O’Neill Street San Juan, PR 00918-2404
Address		
City, State		
Zip Code		
Account Number		

WHO WE ARE

Who is providing this notice?	Caribe Federal Credit Union
-------------------------------	-----------------------------

WHAT WE DO

How does Caribe Federal 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 Caribe Federal 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 • Use your credit or debit card • Apply for insurance 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: <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 State laws and individual companies may give you additional rights to limit sharing.
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.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Caribe Federal Credit Union does not share information
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Caribe Federal Credit Union does not share information

IMPORTANT ADDITIONAL INFORMATION

Caribe Federal Credit Union
195 O'Neill Street San Juan, PR 00918-2404
Phone: 787-474-5151
Fax: 787-474-5148
info@caribefederal.com