



<b>FACTS</b>	<b>WHAT DOES JETSTREAM FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>
--------------	--

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all of the 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>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security Number and Account Balances</li> <li>• Credit History and Credit Card or other debt</li> <li>• Payment History and Checking Account Information</li> </ul>
--------------	--

<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list reasons financial companies can share their customers' personal information; the reasons JetStream Federal Credit Union chooses to share; and whether you can limit this sharing.
-------------	---

Reasons we can share your information	Does JetStream 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 product and services to you	NO	WE DON'T SHARE
For joint marketing with other financial companies	NO	WE DON'T SHARE
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 non-affiliates to market to you	YES	YES

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call 305-821-7060 - our menu will prompt you through your choice(s) or</li> <li>• Visit us online: <a href="http://www.jetstreamfcu.org">www.jetstreamfcu.org</a></li> </ul> <p><b>Please Note:</b> If you are a new member, we can begin sharing your information 30 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.</p>
<b>Questions?</b>	Call 305-821-7060 or go to <a href="http://www.jetstreamfcu.org">www.jetstreamfcu.org</a>

Who we are	
Who is providing this notice?	JetStream Federal Credit Union
What we do	
How does JetStream 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 JetStream 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 other companies such as credit bureaus.</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 limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choice will apply to everyone on your account.

Definitions	
<b>Affiliates</b>	<p>Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• JetStream Federal Credit Union has no affiliates</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>• Nonaffiliates we share with can include insurance companies and other direct marketing companies</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>• JetStream Federal Credit Union doesn't jointly market</li> </ul>