Velocity Community Federal Credit Union
P.O. Box 30669
Palm Beach Gardens, Florida 33420
(561) 775-2525
(800) 872-4517

Rev 9/10

FACTS

WHAT DOES VELOCITY COMMUNITY 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:

- Social Security number and income
- account balances and payment history
- credit history and employment information

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 Velocity Community Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Velocity Community Federal Credit Union 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 nonaffiliates to market to you	No	We don't share

Questions? Call (561) 775-2525 or (800)-872-4517 or go to www.velocitycommunity.org

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Who we are

Who is providing this notice?	Velocity Community Federal Credit Union

What we do

How does Velocity Community 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 Velocity Community Federal Credit Union collect my personal information?	We collect your personal information, for example, when you - open an account or apply for a loan - provide your employment information or employment history - provide your driver's license We also collect your personal information from others, such as credit bureaus, 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.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - *Velocity Community Federal Credit Union has no affiliates*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - *we do not share with nonaffiliated companies*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - *insurance companies* - *direct marketing companies*

Other important information

Do you Collect Personally Identifiable Information on My Children?

If your child signs up for our homebanking and/or e-statement service, we collect his or her e-mail address and account number(s) along with the electronic "cookies" to establish secure online banking sessions, which is standard procedure and necessary for all members to access and use the service. We also collect information necessary to protect the security of the website, such as password and security questions. However, we respect the privacy of children and do not collect any more information than necessary to enable them to access and use the homebanking services. We do not allow other organizations to collect personal information from children and do not have any agreements with outside organizations to collect information at our site.

Other important information (continued)

We will obtain parental consent from a child under the age of 13 before your child signs up for home banking services.You have the right to review the information we have collected from your child; prevent the further use or maintenance of that information, or direct the deletion of that information by notifying us:

By mail: P.O. Box 30669, Palm Beach Gardens, Florida 33420

By e-mail: vccu@velocitycommunity.org

By phone: (561) 775-2525 or (800) 872-4517

Please note, however, that if you prevent the use or collection of this information, your child will not have access to the homebanking and/or e-statement services, because all information collected is required to access and use the homebanking website and its services.

The Childrens Online Privacy Protection Act is the federal law governing child on-line privacy; it protects children under age 13. For more information on COPPA, visit http://www.ftc.gov/privacy/privacyinitiatives/childrens.html.