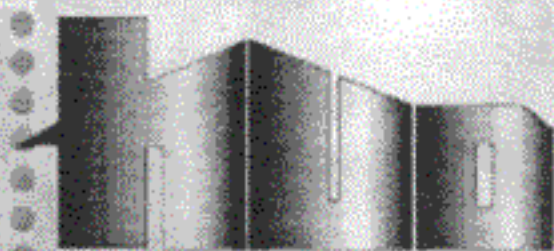


PRIVACY DISCLOSURE AND OPT OUT NOTICE



Federal Credit Union

P.O. Box 25275 Washington, DC 20026-3275

HUD FEDERAL CREDIT UNION

451 7th Street, SW • Room 3241

Washington, DC 20410

Phone: (202) 863-2800

Fax: (202) 863-2124



AMERICA'S
CREDIT UNIONS™

**HUD
FEDERAL CREDIT UNION**

**PRIVACY DISCLOSURE
AND
OPT OUT NOTICE**

HUD Federal Credit Union, your member-owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

If after reading this notice you have questions, please contact us at:

800-345-8032 ext. 621

or write to:

Senora Y. Lee
HUD Federal Credit Union
P.O. Box 23273
Washington, DC 20026-3273

Information We Collect About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us
- Information we receive from a consumer reporting agency
- Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions

We may disclose all of the information we collect, as described above, as permitted by law.

Parties Who Receive Information From Us

We may disclose nonpublic personal information about you to the following types of third parties:

- **Financial service providers**, such as insurance companies, mortgage service companies, and securities broker-dealers
- **Non-financial companies**, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers, retailers, plastic card processors, direct marketers, airlines, non-profit organizations, and government agencies

Disclosure of Information to Parties That Provide Services to Us

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements so that we may provide members competitive products and services. We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

How to Opt Out or Stop Certain Disclosures About You

If you prefer that we do not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures — you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of the disclosures to nonaffiliated third parties, you may select one of the following:

- Call the following number: 800-345-8032 ext. 621
- Complete the attached form and return it to:
Senora Y. Lee
HUD Federal Credit Union
P.O. Box 23273
Washington, DC 20026-3273

You may opt out of these disclosures at any time. This opt out, by law, will not apply to disclosures that are legally permitted or disclosure we make to companies that perform services on our behalf or to other financial institutions that have joint marketing agreements with us.

Once we receive your request, we have a reasonable amount of time to stop the disclosures. You may always contact us for assistance if you wish to later revoke your opt out election.

Note to joint account holders: *If you and someone else (or others) who is/are not member(s) of our credit union has/have obtained a financial product from us, the nonmember(s) is/are eligible to exercise the right to opt out. If any one of you exercise the right to opt out, we will treat it as if all of you directed us to not make disclosures to nonaffiliated third parties (except those that are permitted by law).*

Disclosure of Information About Former Members

If you terminate your membership with HUD Federal Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

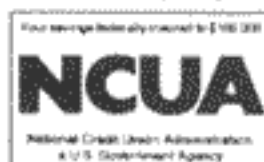
How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

What Members Can Do to Help

HUD Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.
- Let us know if you have questions. Please do not hesitate to call us — we are here to serve you!



Opt Out Response Form

Member Number

Member Name: _____

(please print)

I have read the Privacy Notice disclosure provided by the credit union, and would like to exercise my right to opt out, as permitted by law. Please opt me out for the following:

- Nonpublic Personal Information
- Credit Report Information (if applicable)

NOTE: Anyone listed on the account may elect to opt out on the account on behalf of all account holders.

Please opt me out from the following accounts:

- All accounts on which I am listed; or

List specific accounts

- Account # _____ Account # _____
- Account # _____ Account # _____
- Account # _____ Account # _____

Member Signature

Date

Please return completed form by mail to the address below,

Privacy Notice

HUD Federal Credit Union

P.O. Box 23273

Washington, DC 20026-3273

or telephone us with the information

(202) 863-2800