

FACTS

WHAT DOES JAFARI NO-INTEREST 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?	<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"> • Social Security number and account transactions • Account balances and payment history • Transaction history and loss history <p>When you are <i>no longer</i> our member, we continue share your information as described in this notice.</p>
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 Jafari No-Interest CU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Jafari No-Interest CU 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	NO	We do not share
For our affiliates' everyday business purposes — information about your transactions and experiences	NO	We do not share
For our affiliates' everyday business purposes — information about your creditworthiness	NO	We do not share
For affiliates to market to you	NO	We do not share
For nonaffiliates to market to you	NO	We do not share

Questions?	Call toll-free (866) 341-1214 or go to JafariCU.com
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Who we are	
Who is providing this notice?	Jafari No-Interest Credit Union (Jafari No-Interest CU)
What we do	
How does Jafari No-Interest CU 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. Our employees are trained on the importance of maintaining confidentiality and member privacy.
How does Jafari No-Interest CU collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or give us your income information • provide your account information or apply for a loan • give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</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"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing</p>
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	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Jafari No-Interest CU has no affiliates</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Jafari No-Interest CU does not share with our nonaffiliates so they can market to you</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Jafari No-Interest CU does not jointly market</i>

Other important information
Ensuring financial privacy is a top priority at Jafari No-Interest CU. To protect your privacy, we only work with companies that agree to maintain strong confidentiality agreements and limit the use of information we provide. We do not permit these companies to sell or share the information with other parties.