



Romney Federal Credit Union

# PRIVACY POLICY

Please take a moment to review our Privacy Policy

FACTS	What does Romney FCU do with your personal information?
<b>WHY?</b>	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.
<b>What?</b>	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"> <li>• Social Security number and payment history;</li> <li>• Income; and credit scores;</li> <li>• Credit history; and account balances</li> </ul> When you are no longer our customer, we continue to share your information as described in this notice.
<b>How?</b>	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons why Romney FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Romney 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 products and services to you.	YES	NO
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes-information about your creditworthiness	N/A	N/A
For nonaffiliates to market to you	NO	N/A

Who we are	
Who is providing this notice?	Romney Federal Credit Union
How does Romney FCU 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 Romney FCU collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account; or deposit money;</li> <li>• Apply for a loan; or supply your social security number;</li> <li>• Or, your payment history</li> </ul>
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> 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. <ul style="list-style-type: none"> <li>• N/A</li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• TruStage Insurance Agency</li> <li>• American Income Life Insurance Company</li> </ul>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• TruStage Insurance Agency</li> <li>• American Income Life Insurance Company</li> </ul>



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## **FEE SCHEDULE**

**EFFECTIVE AS OF SEPTEMBER 2024**

Overdraft	\$30
Overdraft Protection transfers from Shares (per transfer)	\$3
Continuous Overdraft Abuse	Account May Be Closed
Courtesy Pay Fee	\$30
Stop Payment	\$30
Return ACH/Check	\$30
Copy of Draft/Checks/Statement	\$3
Returned Statement after 2 <sup>nd</sup> Cycle	\$5
Fax	\$1 Per Page
Account Reconciliation	\$15/hr. \$15 minimum
Research per hour	\$15/hr. \$15 minimum
Acct. Closing Fee, within 60 days	\$10
Late Fee	\$25
Notary Fee (unless member)	\$5
NSF Overdraft-Check Returned	\$30
Returned Mail	\$2 Per Statement/Notice
Subordination of Lien	\$30
Tax Levy	\$50
Writ of Execution, Attachment, Garnishment	\$50
Inactive Dormant Account (no activity 1 yr.)	\$5
Late Payment	\$25
Debit Card Reissue	\$5
Debit Card Express Delivery	\$35
<b>*Fees Subject to Change Without Notice*</b>	