



## Notice about our Privacy Policy

We value having you as one of our customers and respect your privacy.

Annually or as required by law, we will notify you about our Privacy Policy. This notice about the Privacy Policy also applies to individuals who previously have been our customers.

Some benefits you can receive by allowing us to share your personal information, with the strictest confidentiality, are discounts, direct marketing offers, combined account statements, information about new and improved products and easy access to information about your accounts.

Financial institutions choose how to share your personal information. Federal law gives consumers the right to limit some, but not all, of the information shared, and requires us to tell you how we collect, share, and protect your personal information. Below, we detail our practices regarding the handling of the information you share with us and your rights over it.

### 1. How and what information do we compile?

We compile the following type of information about you from different sources:

- Personal information, which could include name, address, and telephone number provided by you to us in credit applications, account opening or in other forms.
- Transaction information, such as balance and payment history with us.
- Credit information, such as credit capacity and credit history received from consumer credit agencies.

### 2. With whom do we share your information?

We do not share your personal information with non-affiliated third parties, except as allowed by law. The non-affiliated third parties are companies or organizations that are not part of the Cooperativa de Ahorro y Crédito Rafael Carrión Jr. Examples of non-affiliated third parties with which we share information would be the company that prints the account statements and our deposit customers. As an exception, we share personal information with respectable institutions so that they may carry out marketing initiatives on our behalf. We also make marketing campaigns with other companies aimed at offering you some product or service.

When we carry out joined marketing efforts, we only share the necessary information to achieve the previously mentioned purposes. In addition, we require those companies, through a contract, to maintain the information confidential and to limit its use exclusively for the purposes for which it was provided.

### 3. What security measures do we implement to ensure the privacy of your information?

We limit the access to your information only to those employees who need it to provide services and products, or to those who need access to it to comply with federal and local financial industry regulations. We make our employees responsible for complying with our Privacy Policy and its principles, and we take appropriate disciplinary measures to impose the responsibility of our employees, as specified by our Ethics Code and Rules of Conduct.

In addition, we maintain the necessary physical and electronic measures to safeguard the confidentiality of your information, as required by law and this policy.

### 4. What options do we offer you?

If you want, you can prohibit the Cooperativa from sharing your personal information with the subsidiaries and affiliates to use it in direct marketing about products and services. For this purpose, fill out the Opt-Out Request below and send it to the Cooperativa de Ahorro y Crédito Rafael Carrión, Jr. (908), or PO Box 19415 Fernandez Juncos, San Juan, PR 00910. This Opt-Out Request will be in effect until you tell us in writing you want to withdraw it. Remember that we could continue sharing transaction and credit information as allowed by law.

If you want us to continue sharing your personal information, you do not have to return this document. That way, you will continue having access to such benefits as discounts, direct marketing offers, combined account statements, information about new, improved products, and easy access to information about your accounts. We appreciate your trust and sponsorship to all our products and services.



### Opt-Out Request - Privacy Policy

Customer Name \_\_\_\_\_

Social Security Number \_\_\_\_\_

Postal Address: \_\_\_\_\_  
\_\_\_\_\_

\* Your Opt-out Request will take approximately four weeks to go into effect. If you already sent the Opt-Out Request, you do not need to send it again.

Funds in this account are not insured by the federal government. Instead, the funds deposited in the account are insured by COSSEC (Corporación for the supervision and Insurance of Puerto Rico Credit Unions) up to the amount of \$250,000.

