



Federal Credit Union  
**INSURANCE**

## Privacy Notice & SMS Communications Disclosure

### Purpose

This notice explains how the agency collects, uses, protects, and shares personal information and how we communicate electronically, including by text message.

### Information We Collect

Name, address, email, phone number, date of birth, driver information, Social Security number, policy information, claims history, financial information, and other information necessary to provide insurance products and services.

### How We Use Information

To obtain quotes, place and service policies, process renewals and claims, comply with legal requirements, and communicate about insurance coverage.

### How We Protect Information

We maintain physical, electronic, and procedural safeguards designed to protect customer information from unauthorized access, use, and disclosure.

### How We Share Information

We may share information with insurance carriers, brokers, wholesalers, claims administrators, service providers, regulators, law enforcement when required by law, and others with your authorization. We do not sell personal information for independent marketing purposes.

### SMS/Text Messaging Disclosure

By providing your mobile number, you consent to receive texts regarding quotes, policy servicing, renewals, payments, appointments, claims, and other insurance-related communications.

- Message frequency may vary.
- Message and data rates may apply.
- Reply STOP at any time to opt out of future text messages.
- Reply HELP for assistance.
- Consent is not a condition of purchasing insurance products or services.
- Electronic communication records may be retained for compliance and customer service purposes.

### Email Communications

We may send policy, billing, claims, renewal, and other service-related communications by email.

### Consumer Rights

Depending on applicable law, you may request access to certain personal information, request corrections, or withdraw consent for certain communications.