

**FDU FCU**  
**Newsletter Winter 2024**



**Contests**  
**We're starting off 2024 with**  
**2 great contests for you.**

**Apply for a Tax Loan and you will be entered in a drawing to win a warmer and Mardi Gras wax.**

**Refer a family member or co-worker to your Credit Union and you will be entered in a drawing to win a tabletop fan diffuser and scent pods when they open their account. Be sure they give us your name to qualify.**

**TAX LOANS**

- Borrow as much as \$2500.00.
- Payback Terms up to 12months.
- Applications accepted beginning January 27,2024

A non-refundable \$20.00 application fee is due upon submission of application.

Applicants must be in good standing with the Credit Union.

Discounts for payroll deduction.

**Call our Loan Officer at 973-301-0931 for more details**

**It's safe and convenient!**

**Sign up for E-Statements the next time you log on to your existing home banking account or call and ask us how you can save money by signing up for e-statements!**



**Open up a CD or IRA with FDUFCU for \$10,000.00 or more and get a gift from us while supplies last.**

**Call our office and ask for our rate specials**

## What Does Fairleigh Dickinson Federal Credit Union do with your 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:  Social Security number and Income Account Balances and Transaction History Credit History and Credit Scores  When you are <i>no longer</i> our member, 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 FDUFCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FDUFCU share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	yes	no
<b>For our marketing purposes—</b> to offer our products and services to you	yes	no
<b>For joint marketing with other financial companies</b>	yes	no
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	yes	no
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	yes	yes
<b>For our affiliates to market to you</b>	no	N/A
<b>For nonaffiliates to market to you</b>	no	N/A

Questions? Call 973-301-0931 or go to [FDUFCU.org](http://FDUFCU.org)

<b>Who we are</b>	
	<b>Fairleigh Dickinson University FCU</b>
<b>What we do</b>	
<b>How does protect my personal information?</b>	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.
<b>How does collect my personal information?</b>	We collect your personal information, for example, when you Open an account or Apply for a loan Pay your bills or show us your drivers license Use your credit or debit card
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only  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  State laws and individual companies may give you additional rights to limit sharing.
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies.  ■ <i>FDUFCU does not share information with affiliates</i>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies.  ■ <i>FDUFCU does not share information with non-affiliates</i>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  ■ <i>FDUFCU's joint marketing partners include Cuna's MemberConnect</i>