

Privacy Policy

FACTS		WHAT DOES JEFFERSON FINANCIAL FEDERAL 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?	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">• Social Security number and account balances• Credit card or other debt and credit history• Payment history and transaction history When you are no longer our customer, we continue to share your information as described in this notice.	
How?	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 Jefferson Financial Federal Credit Union chooses to share; and whether you can limit this sharing.	

Reason we can share your personal information	Does Jefferson Financial 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 to 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	No
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

What we do	
How does Jefferson Financial Federal Credit Union 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 Jefferson Financial Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none">• open an account or apply for a loan• give us your employment information or provide account information• give us your contact information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 State law and individual companies may give you additional rights to limit sharing.

(Privacy Policy Cont.)	
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">• <i>Jefferson Financial Federal Credit Union has no affiliates</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">• <i>Jefferson Financial Federal Credit Union does not share with our nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">• <i>Our joint marketing partners include insurance companies and financial advisors</i>
Questions?	Call 800.259.2471 or go to www.jeffersonfinancial.org



Apply for a VISA Credit Card

Our VISA Credit Card rates are **as low as 7.90% APR***, and we are currently offering a special 6 month introductory rate of **1.99% APR*** on balance transfers just for opening a VISA with us this quarter!

You will enjoy exclusive benefits including:

- No annual fee
- A full 25-day grace period
- The same rate on Cash Advances
- No Balance Transfer Fees
- Extra Rewards Points



*APR is based on and evaluation of individual credit. Rates are subject to change without notice. 1.99% APR is a 6 month introductory rate on balance transfers to another credit card only. At the end of the period the rate will reset to the individual's qualifying credit.

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Why You Should Have Renters Insurance

You come home and discover that your apartment has been gutted by a fire. Your landlord's insurance policy will cover your loss, right? Wrong. Unless the damage is the result of the landlord's negligence, landlords' insurance policies typically only cover the physical structure of the building, not tenants' personal property. To protect yourself, you need renters insurance.

Renters insurance is like homeowners insurance for renters. If your property is destroyed, you get money to replace it. Even if the value of your personal property only totals a few hundred dollars, renters insurance could be beneficial. It may only cost you \$200 to replace your futon, but your personal liability is virtually limitless. A friend could trip on your rug and sue you for \$100,000. If you have renters insurance, your insurance company will cover at least some of your costs.

Another benefit of renters insurance is that you do not have to worry about collecting money from someone who causes damage to your property. Let's say your apartment flooded after your upstairs neighbor left the shower on all day. Legally, he is responsible for your losses, but that does not mean he will be willing to pay you. If you have renters insurance, you can just file a claim with your insurance company. Perhaps the best part of renters insurance? It is dirt cheap, usually costing no more than a few hundred dollars a year.

Looking for financial advice? Jefferson Financial has partnered with BALANCE to provide you with free financial education and counseling. Their certified counselors can answer your questions, review your credit report, and help you create a budget. Call 888.456.2227 or visit www.balancepro.net for more information.



Five Ways to Establish Credit

When it comes to getting a credit card, qualifying is actually one of the easiest parts of the process. Establishing a positive credit record, however, requires dedication and patience.

Whether you are new to credit or are trying to "clean up" past mistakes to reestablish a favorable record, you may encounter a frustrating paradox: you must have and use credit to create a credit history, yet many financial institutions are reluctant to extend credit to someone without an established record. But don't despair - there are several good remedies for both situations.

A Secured Card

An excellent start is a secured credit card. You are granted a credit line based on a percentage of a cash deposit you make to your financial institution. Because deposits are usually low, so too will be your credit limit. Application and annual fees for secured cards are often higher than those associated with unsecured credit cards.

The Retailer's Card

Consider a local retailer's credit card. Their criteria is often less rigorous than larger credit issuers. Be sure they subscribe to the major credit reporting agencies though - if not, you won't be establishing a credit history.

A Co-Signer

Another option is having someone with a positive credit record co-sign an account for you. This requires a great deal of trust on the part of the co-signer - if you fail to pay, he or she is responsible. You could end up jeopardizing a relationship as well as a credit record.

Review Your Credit Report

Finally, if you have damaged credit, you might need to rectify the past as you're building your future. Paying old debts and correcting errors on your credit report as soon as possible might be the way to go.

Pay off Your Debts

Once you have a credit line, establish a good history by using it responsibly. Keep balances low, always pay on time, don't pursue unnecessary credit, and stick with a few good credit instruments of various types.



Why Throw Away Your Money?

Save with Sprint!



The BENEFITS of membership keep getting better! Right now, members can enjoy the reliability of Sprint's network and a **\$100 CASH REWARD** for **every new line** you activate with Sprint®. Plus, get a **\$50 loyalty cash reward every year for every line**.

What you get:

- Members get a **\$100 cash reward for every new line** you activate with Sprint
- Current Sprint customers receive a **\$50 cash reward for every line** transferred into Sprint Credit Union Member Cash Reward
- Plus, get a **\$50 loyalty cash reward every year for every line**
- Credit union members are eligible for **25% off accessories** with the Sprint Credit Union Member Cash Rewards program

Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

3 Ways to Get Your Discount:

- Become a Sprint customer and mention you're a credit union member.
- Register at LoveMyCreditUnion.org/SprintRewards.
- Allow up to six to eight weeks to see rewards directly deposited into your credit union account.

What are you waiting for? Start saving today!



Peter C. Bertucci Scholarship Program

The Credit Union is accepting applications for the Peter C. Bertucci Scholarship Program. Twelve scholarships for \$1000 will be awarded to graduating high school seniors that demonstrate school/community involvement, academic excellence, and citizenship. We will also award each student's High School with \$300 and the student's Sponsoring Teacher with \$100. All applicants must be members of Jefferson Financial and will enroll in an undergraduate course of study during the 2018-2019 school year.



Applications are available at all branch locations or can be downloaded at www.JeffersonFinancial.org. Please send application along with the appropriate materials to Jefferson Financial CU, 7701 Airline Drive, Metairie, LA 70003 and postmarked no later than May 15, 2018. For more information contact the Marketing department at marketing@jeffersonfinancial.org.