

## You May Opt-out

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If you prefer that we do not disclose non-public information about you to affiliated or non-affiliated third parties, you may opt-out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted or required by law). Non-member joint account holders, co-borrowers and guarantors may exercise this right to opt-out. For joint account holders, we will treat an opt-out request as applying to everyone listed on the account unless you direct us otherwise. Requests to opt-out (excluding your name from a list of pre-screens) from Experian, Equifax, and Trans Union may be placed with the National Automated Opt-out Request Line at 888-567-8688.

From time to time, CUNA Mutual, a credit union owned insurance company, may send information about products and services to our members. You have the option to elect not to receive these offers. To exercise this option, please call CUNA Mutual at 800-779-5433.

If you do not want us to exchange your information with CUNA Mutual or any other external vendor providing products and services, here are the options in which to request an opt-out:

1. Mail a letter requesting to opt-out of external offers to:

Roanoke Postal Employees' Federal Credit Union  
ATTN: Member Services  
P.O. Box 12405  
Roanoke, Virginia 24025

**OR**

2. Log on to our website at [www.rpefcu.org](http://www.rpefcu.org), on the home page click on the Privacy Policy, download the Opt-out form by clicking on the link provided in the on-line policy, fill out the form, and mail or fax it to us. Downloading and printing this form requires Adobe Acrobat Reader.

**OR**

3. Fax your letter of request or opt-out form to (540) 345-0500.

In addition, you may elect not to receive offers from others by contacting the Direct Marketing Association.

Credit bureaus are private organizations that compile your credit history and make that history available to lenders having permissible purposes for its use. We provide the credit bureaus with credit history regarding the status of your account. The national credit bureaus offer a toll-free number to opt-out of all pre-approved credit offers with just one phone call. Call 1-888-5-OPTOUT (1-888-567-8688) for more information. You may also contact the individual credit bureaus:

Equifax, Inc. Options  
P.O. Box 740241  
Atlanta, GA 30374-0123  
888-567-8688

Experian  
Consumer Opt-out  
P. O. Box 2002  
Allen, TX 75013  
800-567-8688

Trans Union Corporation's Name Removal Option  
P.O. Box 97328  
Jackson, MS 39288-7328  
888-567-8688



## Roanoke Postal Employees' Federal Credit Union

### Opt-out Response Form

I am exercising my opt-out option as permitted by law.

Name \_\_\_\_\_

(Note: Anyone listed on the account may elect to opt-out on the account on behalf of all account holders.)

Account Number \_\_\_\_\_

Please list any additional account numbers for which the opt-out will apply.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

All accounts on which I am listed.

Signature \_\_\_\_\_ Date \_\_\_\_\_

Return this form to the Credit Union in the mail at

Roanoke Postal Employees' Federal Credit Union  
ATTN: Member Services  
P.O. Box 12405  
Roanoke, Virginia 24025

Or fax your letter of request or opt-out form to (540) 345-0500.