



FRANKLIN MADISON GROUP
PRIVACY POLICY

Rev. February 2026

FACTS	WHAT DOES FRANKLIN MADISON GROUP DO WITH YOUR PERSONAL INFORMATION?
Why?	Marketing 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?	<p>The types of personal information we collect and share depend on the product or services you have with us. This information can include:</p> <ul style="list-style-type: none"> - Social Security number - Account numbers - Date of Birth - Email address - Mailing address - Beneficiaries
How ?	All marketing companies need to share members’ personal information to run their everyday business. In the section below, we will list the reasons Marketing companies can share their members’ personal information, the reasons Franklin Madison chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Franklin Madison Share?	Can you limit this sharing?
For our everyday business purposes— such as to process your enrollment and servicing requests, maintain your account(s) or respond to court orders, and legal investigations.	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	Yes
For billing and privacy solutions with third parties	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 nonaffiliates to market to you	No	Yes

Questions?

Go to www.franklin-madison.com



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Who we are

Who is providing this notice?

Franklin Madison Group

What we do

How does Franklin Madison 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 Franklin Madison collect my personal information?

We collect your personal information, for example,

- when your financial institution provides it to us for marketing
- when you enroll in one of our products
- when you provide it to our call center agents
- when you provide it on our website

Why can't I limit all sharing?

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.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *PenFed does not share with our affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliated companies we share with can include insurance companies, direct marketing companies, non-profit organizations, and credit card networks.*