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FACTS	WHAT DOES BAY SHORE 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 • Overdraft History • Payment History • Transaction History • Credit History • Credit Card or Other Debt
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Bay Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bay Shore C. U. 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 report to credit bureaus	Yes	No
For our marketing purposes-- to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	Yes	Yes

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 nonaffiliates to market to you	No	We don't share

To limit sharing Call: 715-732-0065

Please Note: If you are a *new* member, we can begin sharing your information 10 days from the date we sent this notice. When you are *no longer* our member, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions? Call: 715-732-0065

Who we are	
Who is providing this notice?	Bay Shore Credit Union

What we do	
How does Bay Shore Credit Union collect 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 Bay Shore Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account • Provide account information • Apply for a loan • Give us your contact information • Show us your driver's license
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 <p>State laws and individual companies may give you additional right to limit sharing</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on the account you designate.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Bay Shore Credit Union has no affiliates.
Nonaffiliates	companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Bay Shore Credit Union has no affiliates.
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>CUNA Mutual Group</i>

Guard against identity theft

Identity theft is one of the fastest growing crimes in the U.S. Identity thieves steal personal information like credit card account numbers, Social Security numbers (SSNs), names and telephone numbers to commit fraud.

For example, they may steal your wallet or rifle through your trash. Using the information they find, identity thieves could buy a car by taking out an auto loan in your name, charge items on your credit card, counterfeit checks or set up phone service using your name, all without you knowing about it.

Take these steps to avoid becoming a victim:

- Order a copy of your credit report from each of the three major credit reporting agencies every year. Make sure that each is accurate and includes only activities you've authorized. Catching inaccuracies on credit reports is the most common way consumers find out that they're victims of identity theft. Credit bureaus can charge you up to \$9.00 for a copy of your credit report.
- Place Personal Identification Numbers (PINs) or passwords on your credit card, credit union and phone accounts. Avoid using easily available information like your mothers maiden name, your birth date, a series of consecutive numbers, or the last four digits of your SSN or your phone number.
- Secure personal information in your home, especially if you have roommates, employ outside help or have service work done in your home.
- Ask about information security procedures in your workplace. Find out who has access to your personal information and verify that records are kept in a secure location. Ask about the disposal procedures for those records; they should be shredded.
- Don't give out personal information on the phone, through the mail or over the Internet unless you've initiated the contact or are sure you know who you're dealing with. Identity thieves may pose as representatives of credit unions, internet service providers and even government agencies and ask for your SSN, mothers maiden name, account numbers and other identifying information. Before you share any personal information, confirm that you are dealing with a legitimate organization.
- Deposit outgoing mail in post office collection boxes or at your local post office, rather than in an unsecured mailbox. Promptly remove mail from your mailbox. If you're planning to be away from home and cant pick up your mail, contact your local Post Office or call the U.S. Postal Service at 1-800-275-8777 to request a vacation hold.
- Your garbage may be a treasure trove for an identity thief. Tear or shred (don't just toss out) your charge receipts, credit applications, insurance forms, physician statements, checks and bank statements, expired charge cards that you're discarding, and credit offers you get in the mail.
- Don't carry your SSN card; leave it in a secure place.
- Give your SSN only when absolutely necessary. Ask to use other types of identifiers when possible.
- Carry only the identification information and the number of credit and debit cards that you'll actually need.
- Pay attention to your billing cycles. Follow up with creditors if your bills don't arrive on time. A missing credit card bill could mean an identity thief has taken over your account and changed your billing address to cover his tracks.
- Be wary of promotional scams. Identity thieves may use phony offers to get you to divulge personal information.
- Keep your purse or wallet in a safe place at work.
- don't put your SSN or drivers license number on your checks.
- Don't use automatic login features on your computer.
- Use different PINs or passwords for each account you have, change them often, and use combinations of letters and numbers, if possible.
- Try to remember PINs; Don't write them down.

What to do if you're a victim of identity theft

Identity theft is a serious crime. Victims can spend months or years and thousands of dollars cleaning up the mess. They may lose job opportunities, be refused loans or even be arrested for crimes they didn't commit.

If you suspect that your personal information has been hijacked, take action immediately and keep a record of all conversations and correspondence. Three basic actions are appropriate in almost every case.

1. Contact the fraud departments at the three major credit bureaus.

Inform the fraud departments that you are an identity theft victim. (use the list of credit bureaus farther down on this page as an accompanying "box" or side note to this story in your CU newsletter or on your web site). Ask that a "fraud alert" be placed in your file, as well as a victim's statement asking that creditors call you before opening any new accounts or changing existing accounts.

Also order copies of your credit reports. Credit bureaus must give consumers a free copy if their report is inaccurate because of fraud and if the request is made in writing. Review the reports for new accounts or changes to existing accounts.

2. Close any affected accounts, cancel ATM cards and stop payment on checks. Close all accounts that may have been tampered with or opened without your consent. This includes credit cards and accounts with utilities and other service providers. When opening new accounts, create new PINs and passwords.

If an identity thief has opened a new, unauthorized account, or made unauthorized charges on an existing account, ask the company for its fraud dispute form. Many companies will accept the Federal Trade Commissions ID Theft Affidavit, which is available online at <http://www.consumer.gov/idtheft/>

If your ATM card has been lost, stolen or otherwise compromised, cancel the card immediately and get a new one with a new PIN.

If your checks have been stolen or misused, close your checking account, stop payment on stolen checks and ask us at the credit union to notify our check verification service. You must take reasonable care of accounts in order to detect forgeries. Unless we are notified in a timely manner that a check is lost or stolen, you may still be liable for a forgery.

Contact major check verification companies directly for the following services:

- Request that the check verification company notify retailers not to accept checks

TeleCheck:
(800) 710-9898 or 927-0188

Certegy, Inc. (previously Equifax Check Systems):
(800) 437-5120

International Check Services:
(800) 631-9656

- Find out if an identity thief has been passing bad checks in your name

SCAN: (800) 262-7771

Report ID theft to the local police or to the police in the community where the theft occurred. Its in your best interest to furnish as much documentation as possible. Debt collection letters, credit reports, a copy of the FTCs ID Theft Affidavit and other evidence of fraudulent activity can help the police file a complete report.

Be persistent. Local authorities may say that they cant take a report. Stress to authorities the importance of a police report; many creditors require one to resolve the dispute. Credit bureaus will block the fraudulent accounts and bad debts from appearing on your credit report, but only if you can give them a copy of the police report. If you cant get the local police to take a report, try the county sheriffs office.

Get a copy of the police report in case the credit union, credit card company or others need proof of the crime. Even if the police can't catch the identity thief, having a copy of the police report can help you deal with creditors.

The proofs in the credit report

Catching inaccuracies on credit reports is the most common way consumers find out that they're victims of identity theft. Members can order a copy of their credit report from each of the three major credit reporting bureaus every year. Members should be sure that each report is accurate and includes only activities they've authorized. Credit bureaus may charge several dollars for a credit report.

Equifax

To order your report, call: (800) 685-1111
or write: P.O. Box 740241, Atlanta, GA 30374-0241
To report fraud, call: (800) 525-6285
and write: P.O. Box 740241, Atlanta, GA 30374-0241

Experian

To order your report, call: (888) EXPERIAN (397-3742)
or write: P.O. Box 2104, Allen TX 75013
To report fraud, call: (888) EXPERIAN (397-3742)

To report fraud, call: (800) 680-7289
and write: P.O. Box 9532, Allen TX 75013

[TransUnion](#)

To order your report, call: (800) 916-8800

or write: P.O. Box 1000, Chester, PA 19022.

To report fraud, call: (800) 680-7289

and write: Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 9263

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