

FACTS**WHAT DOES BAY WINDS 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and name, address and income ■ Account balances and transaction history ■ Credit history and credit scores <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons Bay Winds Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bay Winds Federal Credit Union 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	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

Questions?	Call 231.547.4483 or 800.638.1182, email at www.baywindsfcu.com or write us (see back page).
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Who we are

Who is providing this notice?

Bay Winds Federal Credit Union

What we do

How does **Bay Winds FCU** 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 **Bay Winds FCU** collect my personal information?

We collect your personal information, for example, when you

- open my account or apply for a loan
- apply for any credit union service
- visit our website, online applications, transactions or information by email
- use credit or debit cards
- make deposits or withdrawals

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.

- *Bay Winds FCU does not share with our affiliates.*

Nonaffiliates

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

- *Bay Winds FCU does not share with non-affiliates so they can market to you except for our joint marketing arrangements.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include financial services and insurance companies.*

Other important information

Privacy Policy Changes. We reserve the right to amend this Privacy Policy at anytime, however, you can always review the current version at www.baywindsfcu.com anytime.

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