



P.O. Box 2008
Sumter, SC 29151

Rev. 12/2010

FACTS

WHAT DOES SAFE 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:

- Social Security Number
- Address
- Birthday
- Beacon Score
- Member Account Number
- Contact Information
- i.e. email and phone number

How?

All financial companies need to share personal information to run their everyday business. In the section below, we list the reasons financial companies can share their personal information; the reasons SAFE Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does SAFE 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	YES
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes— information about your transactions and experiences	YES	YES
For our affiliates' everyday business purposes— information about your creditworthiness	NO	NO
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	NO	NO

To limit our sharing

Call the Member Service Center — our menu will prompt you through your choice(s).

Please note: If you are a new member, we may begin sharing your information after receipt of this notice. When you are no longer our customer, we continue to share your information as described in this notice for our everyday business purposes.

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

Questions?

Call 803-469-8600 or go to your local branch.

Who we are

Who is providing this notice?

SAFE Federal Credit Union

What we do

How does **SAFE 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.

Employees are trained in member confidentiality.

How does **SAFE FCU** collect my personal information?

We collect your personal information, for example, when you

- Open Accounts
- Apply for Loans
- Apply for Credit Cards
- Other offered Products & Services

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.

What happens when I limit sharing for an account I hold jointly with someone else?

The joint's decision would affect the whole SAFE FCU account.

Definitions

Affiliates

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

- *N/A*

Nonaffiliates

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

- *Falcon Credit Card Fraud Monitoring Partner*

Joint marketing

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

- *Velocity Solutions, LifeHelp, Affinion, CUNA Mutual Insurance Products*

Other important information

SAFE will never share information on any minor account.