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# **Privacy Policy**

The following Privacy principles were established to maintain the security, integrity, and confidentiality of your personal financial information.

FACTS: What does Secured Advantage Federal Credit Union do with your personal information?



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 collect, share, and protect your personal information. Please read this notice carefully to

		we collect, share, and protect your personal information. Flease read this hotice 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:  *Your Social Security number and your mailing address
	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 Secured Advantage FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does SAFCU 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	NO	NO
For our affiliates' everyday business purposes-Information about your transactions and experiences	NO	NO
For our affiliates' everyday business purposes- Information about your creditworthiness	NO	NO
For non-affiliates to market to you	NO	NO

Questions?

Call 1-800-468-5153 or go to <a href="http://www.SecuredAdvantageFCU.com">www.SecuredAdvantageFCU.com</a>)

Who we are

Who is providing this notice?

Secured Advantage Federal Credit Union PO Box 1539, Simpsonville, SC 29681

### What we do

How does Secured Advantage 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 Secured Advantage FCU collect my personal information?

We collect your personal information, for example, when you

• Open a new account or fill out a loan application

## Why can't I limit all sharing?

Federal law gives you the right to limit only:

- Sharing for affiliate's everyday business purposes-information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for non-affiliates 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.
Non- Affiliates	Companies not related by common ownership or control. They can be financial or nonfinancial companies.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.

## Other important information

SAFCU only shares information that is required to conduct business on your behalf and uses information that you have supplied to us in conducting the services you are requesting. Please note our contact information on page 1 of this notice should you have questions or concerns about this information.

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