

FACTS**WHAT DOES SIGNAL FINANCIAL 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 and account balances
- account transactions and credit card or other debt
- credit history and credit scores

When you are *no longer* our member, we continue to share your information as described in this notice.

How?

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

Reasons we can share your personal information	Does Signal Financial 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 to 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 nonaffiliates to market to you	No	We don't share

Questions?

Call toll-free (800) 368-0108 or go to www.sfonline.org

What we do	
How does Signal Financial Federal Credit Union 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 Signal Financial Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> - open an account or show your government-issued ID - provide employment information or give us your contact information - show us your driver's license We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
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 State law 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. - <i>Signal Financial Federal Credit Union has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - <i>Signal Financial Federal Credit Union does not share with our nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - <i>Our joint marketing partners include Investment and Insurance Companies.</i>

Other important information

How Does Signal Financial Collect Online Information?

Sometimes you give information directly to us (Signal Financial Federal Credit Union) or our vendors. For example, when you:

- fill out an online application;
- register or log into your account;

Sometimes we (or our vendors) may collect information through cookies.

We also use third-party advertising companies to serve ads when you visit our website. These companies may use information (not including your name, address, email address, or telephone number) about your visits to this and other websites in order to provide advertisements about goods and services of interest to you. If you would like more information about this practice and to know your choices about not having this information used by these companies, [click here](#).

We use cookies on our site to help you navigate our website, facilitate the sign up and login process for our services, provide website features, such as social sharing widgets, and measuring advertising and promotional effectiveness. Cookies are small text files that are stored on your browser when you visit certain web pages.

We also use cookies with our online behavioral advertising notice and choice program's opt-out tools to assist with your opt-out choices and to help us measure usage. Our opt-out tool prevents the use of your browsing behavior by companies that may provide interest-based advertising to you by setting their opt-out cookie in your browser. If you clear your browser cookies, this will remove all cookies including the opt-out cookies set by the companies.

You will need to re-access the opt-out tool to reset your preferences. Our cookie only knows your last set of preferences and does not reflect the current state of cookies on your browser.

Finally, we never use or share the personally identifiable information provided to us online in ways unrelated to the ones described above without also providing you an opportunity to opt-out or otherwise prohibit such unrelated uses.

For example, we may record information:

- about your operating system, browser version, IP address, and mobile device;
- on our sites about the web pages that you view, information you search for, and clickstream data
- about which ads or web content from us or our business partners you click to or view on our sites or on third-party sites; and/or
- when you open our e-mails or click on any of their links.

How Does Signal Financial Use this Information?

We (or our vendors) may use information covered by this statement, sometimes combined with information from other sources, in the following ways:

- To deliver products and services. For example, to:
 - recognize you when you return to our sites;
 - complete transactions;
 - process applications;
 - tell you about updates to your accounts, products, and services;
 - answer questions and respond to your requests; and/or
 - make our sites easier to use.
- To advertise and market our products and services, and those of our business partners. For example, to:
 - present targeted ads
 - on other sites,
 - in e-mail,
 - in direct mail, and
 - analyze the effectiveness of ads; and/or
 - determine whether you would be interested in new products or services.
- To conduct research and analysis. For example, to:
 - analyze data to prevent fraud and better understand our customers and site visitors; and/or
 - produce data analytics and reports containing only non- personal information that we share with our business partners, as discussed in *How Do We Share Information?*
- As otherwise required or permitted by law or with your consent.

Changes To This Policy

- Signal Financial's Privacy Policy may change from time to time. Signal Financial will not reduce your rights under this Privacy Policy without your explicit consent. We will post any privacy policy changes on this page and, if the changes are significant, we will provide a more prominent notice (including, for certain services, email notification of privacy policy changes). We will also keep prior versions of this Privacy Policy in an archive for your review at anytime.