

F A C T S

WHAT DOES SIKORSKY FINANCIAL 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
- Account balances and loan history
- Transaction history and payment history

We do not share the information of former members except in response to a legally authorized government writ or for credit reporting purposes.

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 Sikorsky Financial Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Sikorsky Financial 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	Yes (Check your choices, page 3)
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 our affiliates to market to you	Yes	Yes (Check your choices, page 3)
For non-affiliates to market to you	No	No

Contact Us

James Drost, Compliance Officer (203) 383-7452
Or toll free 1-(888) 753-5553 Ext. 7452

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Sharing Practices

How often does Sikorsky Financial Credit Union notify me about their practices?	We must notify you about our sharing practices when you open an account and each year while you are a member.
How does Sikorsky Financial Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures to comply with federal law. These measures include computer safeguards and secure files and buildings. Our employees are bound by a code of ethics that requires confidential treatment of member information.
How does Sikorsky Financial Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Open an account or deposit money ▪ Pay your bills or apply for a loan ▪ Use your credit or debit card <p>We also collect information from others, such as credit bureaus, Skip Trace Companies, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit sharing only for</p> <ul style="list-style-type: none"> ▪ Affiliates' everyday business purposes-information about your creditworthiness. ▪ Affiliates to market to you ▪ Non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Everyday Business Purposes	<p>The actions necessary by financial companies to run their business and manage customer accounts, such as:</p> <ul style="list-style-type: none"> ▪ Processing transactions, mailing, and auditing services ▪ Providing information to credit bureaus ▪ Responding to court orders and legal investigations
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ We have one Affiliate, Sikorsky Financial Services Group
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Sikorsky Financial Credit Union does not share member income levels with non-affiliates so that they can market to you.
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ Our joint marketing partners include property, casualty, accidental death and dismemberment insurance companies.

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Check your choices

Your choices will apply to everyone on your account

Check any/all you want to limit: *(See page 1)*

- Do not allow your affiliates to use my personal information to market to me. (I will receive a renewal notice for this use for marketing in 5 years.)
- Do not share my personal information with non-affiliates to market their products and services to me.

Your Name**Your Address****Account Number****Mail to:**

Sikorsky Financial Credit Union
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 1000 Oronoque Lane
 Stratford, CT 06614