

FACTS	WHAT DOES SISTERS HOSPITAL EMPLOYEES FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share 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 Income • Account Balances and Payment History • Credit History and Credit Scores <p>When you are <i>no longer</i> our member, we continue to share information as described in this notice.</p>	
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 that Sisters Hospital Employees Federal Credit Union chooses to share and whether you can limit this sharing.	
	Reasons we can share your personal information	Does Sisters Hospital Employees Federal Credit Union share?
	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
	For our marketing purposes - to offer our products and services to you.	Yes
	For joint marketing with other financial companies.	N/A
	For our affiliates' everyday business purposes - information about your transactions and experiences.	Yes
	For our affiliates' everyday business purposes - information about your creditworthiness.	Yes
	For our affiliates to market to you.	No
	For non-affiliates to market to you.	No
Can you limit this sharing?		
		No
		Yes
		N/A
		No
		No
		N/A
		N/A
Questions?	Call (716) 862-1472 or go to www.shefcu.org	
Who we are		
Who is providing this notice?	Sisters Hospital Employees Federal Credit Union	
What we do		
How does Sisters Hospital Employees 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 Sisters Hospital Employees Federal 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 your personal information for others, such as credit bureaus, affiliates, or other companies.</p>	
Why can't I limit sharing?	<p>Federal law gives you the right to limit only:</p> <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 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 and non- financial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information

For more information on our Privacy Policy, you may write us at 2157 Main Street, Buffalo , NY 14214 or call us at 716-862-1472 or visit our web site at www.shefcu.org