

Privacy Statement
FACTS WHAT DOES SOUTHERN 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 but is not limited to: <ul style="list-style-type: none"> • Social Security number • Account balances and payment history • Credit history and credit scores
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 Southern Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does SFCU 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	N/A	N/A
For our affiliates' everyday business purposes- Information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes- Information about your creditworthiness	YES	NO
For our affiliates to market you	NO	N/A
For non-affiliates to market you	NO	N/A

To limit our sharing	<ul style="list-style-type: none"> • Call (713) 232-7774 to speak with a representative about limiting our sharing of your information • Email us at: operations@southernfederalcu.org <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> a member of our institution, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call (713) 232-7774 or go to www.southernfederalcu.org
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Who are we	
Who is providing this notice?	Southern Federal Credit Union

What we do	
How does Southern 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 Southern 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 • Apply for a loan or MasterCard • Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account unless you tell us otherwise.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial or non-financial companies.
Non-affiliates	Companies not related by common ownership or control. They can be financial or non-financial companies.
Joint Marketing	A formal agreement between non-affiliated 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 P.O. Box 2765, Houston, TX 77252-2765, call us at (713) 232-7774, visit our website at www.southernfederalcu.org , or email us at operations@southernfederalcu.org .