



**AUTO
LOANS**

**HOME EQUITY
LOANS**

**MOTORCYCLE, BOAT & RV
LOANS**

**VIRTUAL BRANCH
HOME BANKING**

RATES

APPLICATIONS

GO

GO

PRODUCTS & SERVICES

- Share Accounts • Checking Accounts • Money Market Accounts • Share Certificates • IRA Accounts • Consumer Loans • Real Estate Loans • TruStage Auto & Home Insurance Program

ONLINE RESOURCES

- Membership is Ownership • What's a Credit Union? • Locations • Federal Deposit Insurance • Newsletter • Financial Education Resource Center • Online Investing • Verified by Visa

ABOUT US

- ATM/Shared Branch Locations • What's New • Employment Opportunities

KID'S QUARTER

- Kid's Budget • Games

Privacy Policy

- Facts** WHAT DOES SOUTHPOINTE 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 income
 - account balances and payment history
 - 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 customers' or members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' or members' personal information; the reasons Southpointe Credit Union chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Southpointe Can you limit Credit Union share?	Can you limit Credit Union share? 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
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 our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions? Call 314-487-5628 Ext. 11

Who we are
Who is providing this notice? Southpointe Credit Union

What we do
How does Southpointe 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 Southpointe Credit Union collect my personal information? We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

 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

- 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 non-financial companies.

- Southpointe Credit Union has no affiliates

Non-affiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.

- Southpointe Credit Union does not share with non-affiliates so they can market to you.

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include: credit card, mortgage, insurance companies and investment advisors.

Southpointe Credit Union is not liable for the content or availability of linked sites.



We Do Business in
Accordance With the
Federal Fair Housing
Law and the Equal
Credit Opportunity Act.

[CLICK HERE FOR OUR PRIVACY STANDARDS](#)

For more information about our products, services or feedback on our website:

Phone: (314) 487-5628 | Toll Free: (877) 487-5628

Fax: (314) 845-0974 | Loan Fax: (314) 845-0550