

# Annual Privacy Notice

Revised Date  
April 1, 2013

## FACTS

### WHAT DOES SPOJNIA CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and account balances.</li> <li>• Share draft account information and employment information.</li> <li>• Payment history and wire transfer instructions.</li> </ul> When you are <i>no longer</i> our member, we continue to share your information as described in this notice.
<b>How?</b>	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 Spojnia Credit Union chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Spojnia Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> 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
<b>For our marketing purposes -</b> To offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes -</b> Information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes -</b> Information about your creditworthiness	No	We don't share
<b>For non-affiliates to market to you</b>	No	We don't share

<b>Questions?</b>	Call toll-free 1-800-724-6352
-------------------	-------------------------------

What we do	
<b>How does Spojnia Credit Union protect my personal information?</b>	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. We also maintain other physical, electronic and procedural safeguards to protect this information to those employees for whom access is appropriate.
<b>How does Spojnia Credit Union collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account or apply for a loan.</li> <li>• Make a wire transfer or file an insurance claim.</li> <li>• Make deposits or withdrawals from your account.</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes - information about your creditworthiness.</li> <li>• Affiliates from using your information to market to you.</li> <li>• Sharing for non-affiliates to market to you.</li> </ul> State law and individual companies may give you additional rights to limit sharing.

<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Spojnia Credit Union has no affiliates.</i></li> </ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Non-affiliates we share with can include insurance companies, government agencies, consumer reporting agencies, data processors, and check/share draft printers.</li> </ul> <p><i>Spojnia Credit Union does not share with non-affiliates so they can market to you.</i></p>
<b>Joint Marketing</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <p><i>Spojnia Credit Union does not have joint marketing partners.</i></p>