

FACTS

WHAT DOES SAINT AGNES FEDERAL CREDIT UNION (SAFCU) DO WITH YOUR PERSONAL INFORMATION?

Rev. 7/2013

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?	<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 no longer our customer, we continue to share your 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 SAFCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does SAFCU 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	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 nonaffiliates to market to you	Yes	Yes

To limit our sharing	<p>Call 410-368-3125 or send an e-mail to info@saefcu.org.</p> <p>Please note: We can begin sharing your information 30 days from the date we sent or gave this notice to you. If you close your membership, we may continue to share your information as described in this notice. However, you may contact us at any time to limit our sharing.</p>
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Questions?	Call 410-368-3125 or send an e-mail to info@saefcu.org .
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Who we are	
Who is providing this notice?	Saint Agnes Federal Credit Union (SAFCU)
What we do	
How does SAFCU 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 SAFCU 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><i>We also collect information from others, such as credit bureaus, or other companies.</i></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 nonaffiliates to market to you <p><i>State laws and individual companies may give you additional rights to limit sharing.</i></p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>SAFCU has no affiliates.</i></p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Can include government agencies, plastic card printers and processors (credit/debit), financial statement printers, consumer reporting agencies, data processors, check/share draft printers and CUNA Mutual® Group.</i></p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p><i>SAFCU's joint marketing partners include insurance and other financial services companies, i.e. CUNA Mutual® Group.</i></p>