



People United To Help People

FACTS	WHAT DOES ST AGNES EMPLOYEES 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?	<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 Numbers and Income • Account Balances and Payment History • Credit History and Credit Scores <p>When you are no longer our member, 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 St Agnes Employees Credit Union chooses to share; and whether you can limit this sharing.															
	Reasons we can share your personal information	<table border="1"> <thead> <tr> <th>Does St. Agnes Employees Credit Union Share?</th> <th>Can you limit this sharing?</th> </tr> </thead> <tbody> <tr> <td>YES</td> <td>NO</td> </tr> <tr> <td>YES</td> <td>NO</td> </tr> <tr> <td>YES</td> <td>YES</td> </tr> <tr> <td>YES</td> <td>YES</td> </tr> <tr> <td>YES</td> <td>NO</td> </tr> <tr> <td>NO</td> <td>NO</td> </tr> </tbody> </table>	Does St. Agnes Employees Credit Union Share?	Can you limit this sharing?	YES	NO	YES	NO	YES	YES	YES	YES	YES	NO	NO	NO
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	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															
	For our marketing purposes: to offer our products and services to you															
	For joint marketing with other financial companies															
	For our affiliates' everyday business purposes: Information about your transactions and experiences															
	For our affiliates' everyday business purposes: Information about your creditworthiness															
	For non-affiliates to market to you															
QUESTIONS	Call (920) 926-4980 or visit us online at www.stagnescu.com															

WHO WE ARE	
Who is providing this notice?	St. Agnes Employees Credit Union 430 E. Division Street Fond du Lac, Wisconsin 54935
WHAT WE DO	
How does St. Agnes Employees 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 building.
How does St. Agnes Employees Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an Account • Apply for a Loan • Conduct or transact business with us
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 non-financial companies.
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • Non-affiliates we share with can include insurance companies, government agencies, plastic card processors (debit cards), consumer reporting agencies, check printers and data processors.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
OTHER IMPORTANT INFORMATION	
<p>How you can help protect your Non-Public Personal Information:</p> <ul style="list-style-type: none"> • Always protect your account numbers, pin numbers and passwords. • Promptly report any lost cards, unauthorized activity or if you feel the integrity of any of the above has been compromised. • Be careful when disclosing your account number or social security number to other persons/businesses. • Let us know if you have moved or your phone number has changed so that we will be able to contact you with any questions or to verify a transaction. <p>Call St. Agnes Employees Credit Union at (920) 926-4980 with any questions you may have about your account.</p>	