

## STAR ONE CREDIT UNION 2013 - 2014 PRIVACY POLICY

FACTS	WHAT DOES STAR ONE CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
Why?	<p>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 Star One Credit Union's Privacy Policy.</p> <p>At Star One Credit Union, we respect the privacy of our members. We recognize the importance of maintaining the confidentiality of your personal financial information. This notice describes the privacy policy and practices followed by Star One Credit Union. This notice explains what types of member information we collect and under what circumstances we may share it.</p>
What?	<p>The types of personal information we collect and share depend on the accounts or services you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>Name, address, Social Security number, and income</li> <li>Account balances and transaction history</li> <li>Credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> our member, we will not share your information except as permitted or required by law as described in this notice.</p>
How?	<p>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 Star One Credit Union chooses to share; and whether you can limit this sharing.</p>

Reasons we can share your personal information	Does Star One 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 report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<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 nonaffiliates to market to you</b>	No	We don't share
<b>Questions?</b>	Call (866) 543-5202 or (408) 543-5202, send us an email at <a href="mailto:service@starone.org">service@starone.org</a> or write to us at: Star One Credit Union, PO Box 3643, Sunnyvale, CA 94088-3643	

What we do	
<b>How does Star One 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 restrict access to nonpublic personal information about you to those employees and volunteers who need to know the information to provide products or services to you.
<b>How does Star One Credit Union collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>open an account or apply for a loan</li> <li>apply for any Credit Union service</li> <li>visit our web site, provide us information on any online application or transaction, or information you send to us by email.</li> <li>use your credit or debit card or pay your bills</li> <li>make deposits to or withdrawals from your accounts</li> </ul> <p>We also collect your personal information from others, including credit bureaus or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law only gives you the right to limit information sharing as follows:</p> <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 nonaffiliates to market to you</li> </ul>

However, we do not have any affiliates with whom we share any information.

## Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>Star One Credit Union has no affiliates.</i>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>Star One Credit Union does not share with nonaffiliates so they can market to you except for our joint marketing arrangements.</i>
<b>Joint marketing</b>	A formal agreement between <i>Star One Credit Union</i> and a nonaffiliated financial company where we jointly market financial products or services to you. <i>Our joint marketing partners include financial services and insurance companies.</i>

## Other important information

**Protecting Children's Private Information.** Our online financial services are not designed for or directed toward children. We do not knowingly solicit or collect data from children and we do not knowingly market to children online. We recognize that protecting children's identities and online privacy is important and that responsibility rests with us and with parents.

**For California Residents.** In accordance with California law, the following Online Privacy section supplements the Privacy Policy of Star One Credit Union.

When you visit our website or submit an online application, conduct an online transaction or send us an e-mail, we may collect personal information about you. Your personal identifiable information may include: name, email address, social security number, account number, account information, transaction information, and credit information.

We may share your personal identifiable information with 1) our third-party service providers and payment processor to facilitate your services or transactions, or 2) other financial companies with whom we have a joint marketing agreement.

We do not maintain a separate online process for online viewers or users to review and request changes to the personal identifiable information we have collected.

Certain web browsers offer a 'Do Not Track' (DNT) option that permits users to select a preference not to have information about web browsing activities monitored and collected. Our website will not honor DNT signals from you and we will not monitor or collect information of your browsing activity.

**Privacy Policy Changes.** While we reserve the right to amend this Privacy Policy at anytime, you can always review the current version online [here](#).

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