

Privacy Notice - Effective January 1, 2013

FACTS	WHAT DOES SUMMIT CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
WHY?	Summit Credit Union is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting your member information. Under federal law we are required to tell you how we collect, share, and protect your personal information. Federal law gives members the right to limit some, but not all, sharing. 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 • Overdraft and loss history <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>Summit Credit Union only shares information for legitimate business reasons with the ultimate goal of bringing members greater convenience and more value from trusted business partners.</p> <p>Summit Credit Union shares member information with certain vendors with whom we have marketing agreements to provide specific products and services, such as insurance and investment services. To protect our members' privacy, Summit Credit Union only works with companies that agree to maintain strong confidentiality protections and limit the use of the information we provide. We do not permit these companies to sell the member information we provide to other third parties</p> <p>In the section below, we list the reasons financial companies can share their members' personal information; the reasons Summit Credit Union chooses to share; and whether you can limit this sharing. Federal law gives Summit Credit Union the right to limit some but not all sharing.</p>

Reasons we can share your personal information	Does Summit Credit Union 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	No
For joint marketing with other financial institutions —	Yes	No
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 credit worthiness	No	We don't share
For nonaffiliates to market to you —	No	We don't share

Who We Are	
Who is providing this notice?	Summit Credit Union
What We Do	
How does Summit 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. We also restrict access to personal information about you to those employees and volunteers who need to know the information to provide products or services to you.
How does Summit Credit Union collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account • Apply for a loan • Make deposits or withdrawals from your account • Make a wire transfer

information?	We also collect your personal information from others, such as credit bureaus.
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 nonaffiliates to market to you

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Summit Property and Casualty Insurance Group, LLC</i> • <i>FT Credit Union Management & Services Corporation</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>We do not share with nonaffiliates</i>
Joint Marketing	<i>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</i> <ul style="list-style-type: none"> • CUNA Mutual Insurance Group • Lincoln Financial Securities Corporation
Other Important Information	
Questions	For more information on our privacy policies, you may call us at 336-662-6200 or 800-632-0210, or visit any of our branch offices.

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Loans

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