

Privacy Policy

FACTS	WHAT DOES THE STUDENTS FEDERAL 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?	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"> • Social Security number and income • Account balances and payment history • Credit Scores and credit history
How	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons the Student Federal Credit Union chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does the Student Federal 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 companies	No	Not Applicable
For our affiliates' everyday business purposes - information about your transactions and experiences.	No	Not Applicable
For our affiliates' everyday business purposes - information about your creditworthiness	No	Not Applicable
For nonaffiliates to market to you	No	Not Applicable

Questions?	Call (215) 222-2604 or go to www.upennsfcu.org
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Who we are	
Who is providing this notice?	University of Pennsylvania Students Federal Credit Union
What we do	
How does the Student Federal 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.
How does the Student Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or deposit money • Apply for a loan or pay your bills

Information:	<ul style="list-style-type: none"> • Apply for a loan or pay your bills • Use your debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</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>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

**Updated as of January 1, 2012

Thank you for banking with the SFCU, the first and only student-run Credit Union in the Ivy league!

Your savings are federally insured up to \$250,000 and backed by the full faith and credit of the United States Government.

Privacy Policy ([privacy.php](#)) | All Campus ATMs ([atmcoverage.php](#)) | Security ([security.php](#)) | Terms & Conditions ([terms.php](#)) | Contact Us ([contactus.php](#))

