



Privacy Policy



For Online Access
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FACTS	WHAT DOES UPSTATE 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 Account Balance • Credit History and Payment History • Transaction or Loss History
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 Upstate Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Upstate 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	YES
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes- Information about your transactions and experiences	YES	YES
For our affiliates' everyday business purposes- Information about your creditworthiness	YES	YES
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	YES	YES

To limit our sharing	<ul style="list-style-type: none"> • Call (864) 224-5654 - our menu will prompt you through your choice(s) <p>Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call (864) 224-5654
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Who we are

Who is providing this notice?	Upstate Federal Credit Union
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What we do

How does Upstate 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.
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How does Upstate Federal 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 or use your debit card • Apply for financing or give us your contact information • Make a wire transfer
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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 affiliates' everyday business purposes - information about your credit worthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you
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It's not so much what we do, it's how and why we do it.

	State laws and individual companies may give you the additional rights to limit sharing.
What happens when I limit sharing for an account I hold with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Our affiliates include financial companies such as CUMAC ATM Network and others such as SC Service Corporation.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Non-affiliates we share with can include CUNA MUTUAL INSURANCE COMPANY and AMERICAN INCOME LIFE INSURANCE COMPANY.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our Joint Marketing partners include CUNA MUTUAL INSURANCE COMPANY and AMERICAN INCOME LIFE INSURANCE COMPANY.</i>

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Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government - National Credit Union Administration, A U.S. Government Agency



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.



AMERICA'S
CREDIT UNIONS
Where people are worth more than money.™



