

**FACTS**

**WHAT DOES SECURITY 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 depends on the product or service you have with us. This information can include:

- Social Security number and Income
- Account balances and Payment history
- Credit history and Credit scores

When you are no longer our member, we may continue to share your information as described in this notice.

**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 Security Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Security 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	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes -</b> to offer our products and services to you	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	<b>No</b>	<b>We do not share</b>
<b>For our affiliates' everyday business purposes -</b> information about your credit worthiness	<b>No</b>	<b>We do not share</b>
<b>For our affiliates to market to you</b>	<b>No</b>	<b>We do not share</b>
<b>For nonaffiliates to market to you</b>	<b>No</b>	<b>We do not share</b>

**Questions?**

Call (810)235-2322 or go to [www.securitycu.org](http://www.securitycu.org)

Who we are	
<b>Who is providing this notice?</b>	Security Credit Union (SCU)
What we do	
<b>How does Security 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 secure files and buildings.
<b>How does Security 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 deposit money</li> <li>- pay your bills or apply for a loan</li> <li>- use your credit or debit card</li> </ul> <p>We also collect your personal information from other companies, such as credit bureaus.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>- sharing for affiliates' everyday business purposes information about your creditworthiness</li> <li>- sharing for nonaffiliates to market to you</li> <li>- affiliates from using your information to market to you</li> </ul>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control</p> <ul style="list-style-type: none"> <li>- SCU has no affiliates</li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products and services to you.</p> <ul style="list-style-type: none"> <li>- SCU's joint marketing partners include insurance companies and other financial institutions.</li> </ul>
Other Important Information	
<p>For more information on our Privacy Policy, you may write us at 3801 W. Boulevard Drive, Flint, MI 48505, or call us at (810) 235-2322 or visit our website at <a href="http://www.securitycu.org">www.securitycu.org</a></p>	