

FACTS **WHAT DOES SRU 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:

- ❖ Social Security Number and account balances
- ❖ Credit card or other debt and payment history
- ❖ Transaction history and wire transfer instructions

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

How? All companies need to share customers' personal information to run their everyday business – to process transactions, maintain customer accounts, and Report to credit bureaus. In the section below, we list the reasons financial companies can share their customers' personal information, the reason SRU FCU chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information:	Does SRU FCU share?	Can you limit my sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, and report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	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 creditworthiness	No	We don't share
For non-affiliates' to market to you	No	We don't share

Questions? Call (724) 794-6292 or visit www.srufcu.org

What we do	
How does SRU FCU 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 SRU FCU collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ❖ Open and account or deposit money ❖ Pay your bills or apply for a loan ❖ Use your credit or 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 non-affiliates to market to you. <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ❖ <i>SRU FCU has no affiliates</i>
Non affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ❖ <i>Nonaffiliates we share with can include insurance companies, government agencies, plastic card processors, consumer reporting agencies, data processors, and check/share draft printers.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ❖ <i>Our joint marketing partners include CUNA Mutual Group's MemberConnect</i>

Other important information	
<p>For Alaska, Illinois, Maryland and North Dakota Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization.</p> <p>For California Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.</p> <p>For Massachusetts, Mississippi and New Jersey Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization.</p> <p>For Vermont Members. We will not share personal information with nonaffiliates either for them to market to you without your authorization and we will not share personal information with affiliates or for joint marketing about your creditworthiness without your authorization.</p>	