

WHO WE ARE	
Who is providing this notice?	St Joseph's Federal Credit Union

WHAT WE DO	
How does St. Joseph's Credit Union collect 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 St. Joseph's 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 • pay bills or apply for a loan • use your credit or debit card • we also collect your personal information from others such as credit bureaus, affiliates, and other companies.
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 you • sharing for nonaffiliates to market you State laws and individual companies may give you additional rights to limit sharing.

DEFINITIONS	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • St. Joseph's Credit Union has <i>no</i> affiliates
Nonaffiliates	Companies <i>not</i> related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • St. Joseph's CU does not share with nonaffiliated so they can market to you.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our joint marketing providers include companies such as other financial providers and insurance companies.



Facts

What Does
**St. Joseph's
 Credit Union**
 Do With Your
 Personal
 Information?

FACTS

What does St. Joseph's 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 to collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

WHAT?

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
- Account balances
- Payment history
- Credit history
- Account transactions
- Checking account information

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

HOW?

All financial companies need to share members' personal information to run their business. In the section below, we list the reasons financial companies can share their members personal information; the reasons St. Joseph's Credit Union chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES ST JOSEPH'S 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	YES	YES
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 nonaffiliates to market to you	NO	WE DON'T SHARE

Questions?

Call (330) 478-8400