

FACTS

WHAT DOES SIDNEY FEDERAL CREDIT UNION (SFCU) DO WITH YOUR PERSONAL INFORMATION?



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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 or Loss History and Wire Transfer Instructions

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 Sidney Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does SFCU 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	No	N/A
For our affiliates' everyday business purposes - information about your creditworthiness	No	N/A
For our affiliates to market to you -	No	N/A
For our nonaffiliates to market to you -	Yes	Yes

To limit our sharing

· Call 877-642-7328 and speak with a Member Services Representative, visit your nearest branch, or send us a secure chat at www.sfcuonline.org

Please note: If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call 877-642-7328 and speak with a Member Services Representative

Who we are	
Who is providing this notice?	Sidney Federal Credit Union (SFCU)
What we do	
How does SFCU 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 SFCU 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 Apply for a loan · Pay your bills · Make a wire transfers, tell us who receives the money, & where to send the money <p>We also collect your personal information from others such as credit reporting agencies 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>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to anyone else on your account
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Sidney Federal Credit Union has no affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our nonaffiliates include insurance companies and financial companies.
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"> • Our joint marketing partners include financial companies.