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## Privacy Notice

At SEFCU we appreciate the trust you have placed in us to be your financial partner and we want you to know we take extraordinary measures to protect your privacy. SEFCU regularly tests and assesses its information security measures, systematically trains employees, and adopts upgrades and enhancements as necessary to protect your information. It is important that you know we never sell your personal information to third parties.

As required by law, we (SEFCU) must provide this notice to you at the time you establish your membership and any time we change our sharing practices. As a consumer, you have the right to limit some of the information sharing we do, but not all.

The information sharing that you can't limit is with our affiliates (companies, currently or in the future, that have SEFCU in their business name such as SEFCU Mortgage Services and SEFCU Insurance Agency) and business partners (non-affiliates such as data processing companies, credit reporting agencies, and government agencies) that assist us with our everyday business practices in order to process your transactions, maintain your account(s), respond to court orders and legal investigations, send notices, or report to credit bureaus, as examples. The types of personal information we collect and share depend on the product or service you have with us and can include:

- Your Social Security Number and income
- Account balances and payment history
- Credit history and credit-based insurance scores

As examples, we collect your personal information when you open an account or deposit money, pay your bills or apply for a loan, or use your credit/debit card or apply for insurance. We also collect personal information from others, such as credit bureaus, affiliates, and other companies.

The things you can limit information sharing on include sharing information for our marketing purposes or our affiliates', as well as joint campaigns with other financial companies, such as credit insurance agencies, or providing updated credit/debit card information to merchants you have selected to retain a card record on file or set up for recurring payments. We never share your information with any other company to market directly to you, nor do we share your credit worthiness with our affiliates for everyday business purposes, unless you are applying for a loan through one of our lending affiliates.

To limit our sharing, simply call the Member Solutions Center at 800-727-3328 or inform a representative the next time you visit one of our branches. In the event you decide to limit sharing for an account you hold jointly with someone else, it will apply to everyone on your account.

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.

Thank you for choosing SEFCU as your banking partner. We appreciate the trust you have placed in us!