

# FACTS

## WHAT DOES SELECT FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

### Why?

Financial companies choose how they share your 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 & income
- Account Balances & Payment history
- Credit history & Credit Scores

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 everyday business. In the section below, we list the reasons financial companies can share their Members' personal information; the reasons Select Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Select Federal Credit Union Share?	Can you limit This sharing?
<b>For our everyday business purpose-</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes-</b> To offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purpose-</b> Information about your transactions and experiences	No	We don't share
<b>For our affiliates everyday purpose-</b> Information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

### Questions?

Call 210-223-6561 or go to [www.selectfcu.org](http://www.selectfcu.org)

## Who are we

Who is providing this notice?	SELECT Federal Credit Union
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## What we do

How does Select Federal Credit Union 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 Select Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"><li>• Open an account or Deposit Money in an account</li><li>• Pay your bills or Apply for a loan</li><li>• Use your debit card</li></ul> We also collect your personal information from others, such as credit bureaus or other companies.
Why can't limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"><li>• Sharing for affiliates' everyday business purpose-information about your creditworthiness</li><li>• Affiliates from using your information to market to you</li><li>• Sharing for nonaffiliates to market to you</li></ul> 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"><li>• Select Federal Credit Union has <b>NO</b> affiliates</li></ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>• Third Party Service Providers</li></ul>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"><li>• CUNA Mutual Insurance Group, American Life</li></ul>