

FACTS **WHAT DOES SERVICES CREDIT UNION (“SCU”) DO WITH YOUR PERSONAL INFORMATION?**

Why? Financial companies choose how they share your personal information. Federal law gives members 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 income
- . Account balance and payment history
- . Credit history and 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 member personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member personal information; the reasons SCU choose to share; and whether you can limit this sharing.

Reasons we can share our personal information	Does SCU 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	No	We do not share
For our affiliates everyday business purposes - information about our transactions and experience	Yes	No
For our affiliates everyday business purposes - information about your creditworthiness	No	We do not share
For our affiliates to market to you	Yes	No
For non-affiliates to market to you	No	We do not share

QUESTIONS? Please Call 1-888-415-6154

Who is providing this notice?	SCU
What We Do	
How does SCU 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 SCU collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> · Open an account · Apply for a loan · Deposit money · Use your credit 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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on rights under state law.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>ICUL Service Corporation, a credit union service organization.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>SCU does not share with nonaffiliates so they can market to you.</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>SCU doesn't jointly market.</i>
Other Important Information	
<p>State Disclosures:</p> <ul style="list-style-type: none"> • For Alaska, Hawaii, Illinois, Maryland, Nebraska, North Dakota and Utah members: We will not share your personal information with non-affiliates either for them to market to you or for joint marketing without your authorization. • For California Members: We will not share your personal information with non-affiliates 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. • For Massachusetts, Mississippi and New Jersey members: We will not share personal information from deposit or share relationships with non-affiliates either for them to market to you or for joint marketing without your authorization. 	