

FACTS**WHAT DOES SOUTH SHOP FEDERAL CREDIT UNION 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? | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number ■ Account Balances ■ Payment History ■ Credit History ■ Credit Scores ■ Employment Information <p>When you are <i>no longer</i> a member, we continue to share your information as described in this notice.</p> | |
| How? | All financial companies need to share customers' 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 South Shop Federal Credit Union chooses to share; and whether you can limit this sharing. | |
| | Does South Shop FCU share? | Can you limit this sharing? |
| Reasons we can share your personal information | | |
| 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 | NO | WE DON'T SHARE |
| For joint marketing with other financial companies | NO | WE DON'T SHARE |
| 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 708-925-9500 or go to southshopfcu.org . | |

Who we are

Who is providing this notice?

SOUTH SHOP FEDERAL CREDIT UNION

What we do

How does South Shop 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 South Shop Federal Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open an account
- Provide your mortgage information
- Apply for a loan
- Show your driver's license
- Make deposits or withdrawals from your account

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *South Shop Federal Credit Union has no affiliates*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *South Shop Federal Credit Union does not share with non-affiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *South Shop Federal Credit Union doesn't jointly market.*

Other important information

For Alaska, Illinois, Maryland and North Dakota. We will not share personal information with nonaffiliates, either for them to market to you or for joint marketing- without your authorization

For California Members. We will not share personal information with nonaffiliates, 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 nonaffiliates either for them to market to you or for joint marketing- without your authorization

For Vermont Members. We will not share personal information with nonaffiliates, for them to market to you without your authorization and we will not share personal information with affiliates or for joint marketing about your credit worthiness without your authorization.