

**SUNY FREDONIA FEDERAL CREDIT UNION PRIVACY NOTICE**

<b>FACTS</b>	WHAT DOES SUNY FREDONIA FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
<b>WHY?</b>	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.
<b>WHAT?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and income;</li> <li>• account balances and payment history;</li> <li>• credit history and credit scores.</li> </ul>
<b>HOW?</b>	All financial companies need to share members' personal information to run their everyday business-to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their members personal information, the reasons SUNY Fredonia Federal Credit Union chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information:	Does SUNY Fredonia Federal Credit Union Share?	Can You Limit Sharing?
<b>For our everyday business purposes-</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, and report to credit bureaus	YES	NO
<b>For our marketing purposes-</b> To offer our products and services to you	YES	YES
<b>For joint marketing with other financial companies</b>	YES	YES
<b>For our affiliates' everyday business purposes-</b> information about your transactions and experiences	NO	We don't share
<b>For our affiliates' everyday business purposes-</b> information about your creditworthiness	NO	We don't share
<b>For nonaffiliates to market to you</b>	NO	We don't share
<b>For affiliates to market to you</b>	NO	We don't share
<b>To limit our sharing</b>	<p align="center">Call (716) 673-3585 to speak with a member service representative.  <b>Please note:</b> If you are a <i>new</i> member, we can begin sharing your information <b>30</b> days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p> <p align="center">However, you can contact us at any time to limit our sharing.</p>	

Questions?	Call (716) 673-3585
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What we do

<b>How does SUNY Fredonia Federal Credit Union protect my personal information?</b>	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.
<b>How does SUNY Fredonia Federal Credit Union collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account or deposit money;</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, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes information about your creditworthiness;</li> <li>• affiliates from using your information to market you;</li> <li>• sharing for nonaffiliates to market to you.</li> </ul> State law and individual companies may give you additional rights to limit sharing.

<b>Definitions</b>	
<b>Affiliates:</b>	Companies related by common ownership of control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• SUNY Fredonia Federal Credit Union has no affiliates.</li> </ul>
<b>Nonaffiliates:</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
<b>Joint Marketing:</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include: <ul style="list-style-type: none"> <li>• CUNA Mutual Group</li> <li>• TruStage</li> </ul>

**Information We Collect and Disclose About You**

We collect the following nonpublic personal information about you from a variety of sources and may disclose all the information we collect to companies that perform marketing services on our behalf, or to our affiliates, except that the only information we will disclose to our affiliates is information solely as to transactions or experiences between you and us.

- Information we receive from you on applications or other forms such as name, address, social security number, and income.
- Information about your transactions with us, our affiliates, or others that work closely with us to provide you with financial products, such as account balances, payment history, and parties to your transactions.
- Information we receive from a consumer-reporting agency, such as your creditworthiness and credit history.
- Information obtained from verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

We may also disclose any non-public information about you under other circumstances as permitted or required by law, typically to process transactions on your behalf, conduct our operations, follow your instructions as you authorize, or to protect the security of our financial records.

If you decided to terminate your membership or become an inactive member, we will adhere to the privacy policies and practices described in this notice.

**How We Protect and Restrict Your Account Information**

We restrict access to your personal and account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

In some instances, when visiting our website ([www.sunyfredoniafcu.com](http://www.sunyfredoniafcu.com)), you will be asked for personal information. This information will be used to serve your needs quickly and identify other products and services we may offer you in the future. For more details, please refer to our Website Policy.

Your privacy and financial success are our concern. We are committed to protecting your privacy and will take every reasonable step to ensure your personal information is protected.

If you have any further questions regarding our privacy practices or policy:

**Call us at:** (716) 673-3585

**Via the Internet:** [www.sunyfredoniafcu.com](http://www.sunyfredoniafcu.com)

**In the event you are unable to call, please write to:** G139 Williams Center, 280 Central Avenue, Fredonia, NY 14063