

# FACTS

## WHAT DOES SOUTH BEND FIREFIGHTERS CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

### 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?

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 balances** and **payment history**
- **credit history** and **credit scores**

When you are *no longer* our customer, 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 **South Bend Firefighters Federal Credit Union** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does <b>South Bend Firefighters FCU</b> share?	Can you limit this 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, 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>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

### To limit our sharing

- Call **574-287-6161**—our menu will prompt you through your choice(s)
- Visit us online: **sbfcu.org** or
- Mail the **form** below

**Please note:**

If you are a *new* customer, we can begin sharing your information **[30]** days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

### Questions?

Call **574-287-6161** or go to **sbfcu.org**



## Mail-in Form

**If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below**

**Apply my choices only to me**

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.

Name

Address

City, State, Zip

**Account #**

**Mail to:**

South Bend  
Firefighters FCU  
1122 S. Main  
South Bend, IN  
46601

## Who we are

Who is providing this notice?

South Bend Firefighters FCU

## What we do

How does **South Bend Firefighters FCU** 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. We restrict access to nonpublic personal information about you to persons who need to know that personal information to provide products and services to you.

How does **South Bend Firefighters FCU** collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

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.]

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account—unless you tell us otherwise.

## Definitions

Affiliates

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

- *South Bend Firefighters FCU has no affiliates*

Nonaffiliates

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

- *South Bend Firefighters FCU does not share with non-affiliates so they can market you.*

Joint marketing

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

- *Insurance companies & Other financial service providers*

## Other important information