



## Self Reliance (NY) Federal Credit Union Privacy Policy

<b>FACTS</b>	<b>WHAT DOES SELF RELIANCE (NEW YORK) FEDERAL CREDIT UNION (SRNYFCU) DO WITH YOUR PERSONAL INFORMATION?</b>	
<b>Why?</b>	Financial Institutions 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>	<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"> <li>• Social Security numbers and account balances;</li> <li>• Transaction history and payment history; and</li> <li>• Credit history and credit card or other debt</li> </ul> <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>	
<b>How?</b>	All financial institutions need to share members’ personal information to run their everyday business. In this section below, we list the reasons financial institutions can share their members’ personal information; the reasons SRNYFCU chooses to share; and whether you can limit this sharing.	
<b>Reasons we can share your personal information</b>		
	<b>Does SRNYFCU Share?</b>	<b>Can you limit this sharing?</b>
<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	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes –</b> To offer our products and services to you	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>No</b>	<b>We Don’t Share</b>
<b>For our affiliates’ everyday business purposes –</b> Information about your transactions and experiences	<b>No</b>	<b>We Don’t Share</b>
<b>For our affiliates’ everyday business purposes –</b> Information about your creditworthiness	<b>No</b>	<b>We Don’t Share</b>
<b>For our affiliates to market to you</b>	<b>No</b>	<b>We Don’t Share</b>
<b>For nonaffiliates to market to you</b>	<b>No</b>	<b>We Don’t Share</b>
<b>Questions?</b>	Call us at: 888.735.3735/212.473.7310 or go to <a href="https://www.selfreliancenyc.org">https://www.selfreliancenyc.org</a>	
<b>Who we are</b>		
<b>Who is providing this notice?</b>	<b>Self Reliance (NY) Federal Credit Union</b>	
<b>What we do</b>		
<b>How does SRNYFCU 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 SRNYFCU collect my personal information?</b>	<p>Personal information is collected when you, for example:</p> <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 credit or ATM 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>	<p>Federal law only gives you the right to limit:</p> <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 to you;</li> <li>• Sharing for nonaffiliates to market to you.</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.
<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies and institutions.</p> <ul style="list-style-type: none"> <li>• <i>SRNYFCU is not affiliated with any companies by common ownership or control</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies and institutions.</p> <ul style="list-style-type: none"> <li>• <i>SRNYFCU does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>SRNYFCU does not jointly market.</i></li> </ul>
<b>Other important information</b>	
<p><b>Third Party Aggregation Disclaimer:</b></p> <p>SRNYFCU does not offer account aggregation services. If you use such a service from a Third Party, please remember because SRNYFCU has no control over the privacy practices or content of these sites, we recommend that you carefully review the privacy statement of each site you visit. SRNYFCU is not responsible for the content or privacy practices of websites owned by other companies.</p> <p>Self Reliance NY Federal Credit Union will never contact you through e-mail, mail or telephone requesting your personal data. For more information on our Privacy Policy, you may write us at Self Reliance (NY) FCU, 108 Second Avenue, New York, NY 10003 or call us at 888.735.3735 or in NYC 212.473.7310, or visit our website at <a href="http://www.selfreliancenyc.org">www.selfreliancenyc.org</a>.</p>	