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PRIVACY POLICY

REV 09/19

FACTS	WHAT DOES YOUR 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 your credit union's Privacy Policy.
What?	<p>The types of personal information we collect and share depend on the accounts or services you have with us. This information can include:</p> <ul style="list-style-type: none"> Social Security number and Employment information Account transactions, payment history and wire transfer instructions Credit history and credit scores <p>When you are <i>no longer</i> our member, we will not share your information except as permitted or required by law as described in this notice.</p>
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 your credit union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does your credit union 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 products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – Information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes– information about your creditworthiness	No	We do not share
For our affiliates' to market to you	No	We do not share
For nonaffiliates to market to you	No	We do not share

What We Do	
How does your credit union protect your 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 also restrict access to nonpublic personal information about you to employees and volunteers who need to know the information to provide products and services to you. We maintain physical, electronic and procedural safeguards to protect this information.
How does your credit union collect your personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> Open an account or apply for a loan Apply for any credit union service Visit our website, provide us information on any online application or transaction, or information you send to us by email Use your credit, debit or ATM card or pay your bills Make deposit or withdrawals from your accounts Provide employment and income information <p>We also collect your personal information from others, including credit bureaus or other companies.</p>
Why can't I limit all sharing	<p>Federal law only gives you the right to limit information sharing as follows:</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.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Your credit union has no affiliates</p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Your credit union does not share with nonaffiliates so they can market to you except for our joint marketing arrangements.</p>
Joint Marketing	<p>A formal agreement between your credit union and a nonaffiliated financial company where we jointly market financial products or services to you.</p> <p>Our joint marketing partners include credit card companies and insurance companies.</p>
Questions?	Call 305-545-0744 or go to www.southfloridafcu.com or write to us at: South Florida FCU, A Division of Guardians CU, 1902 N.W 14th Avenue, Miami FL, 33125