

Privacy Policy



101 Credit Union Way, Edwardsville, IL 62025
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| FACTS | WHAT DOES SCOTT 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? | <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"> <input checked="" type="checkbox"/> Social Security number and Account Balances <input checked="" type="checkbox"/> Payment History and Loss History <input checked="" type="checkbox"/> Account Transactions and Checking Account Information <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p> |
| How? | All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons Scott Credit Union chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Scott 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 our 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 non-affiliates to market to you | No | We do not share |

Questions? Call us at 618-345-1000 or toll-free at 800-888-4728 or visit us online at www.scu.org.

More information about your privacy continued on back page.

| Who we are | |
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| Who is providing this notice? | Scott Credit Union |
| What we do | |
| How does Scott 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, secured files and buildings, procedural safeguards and safe record storage. We will continue to review and modify our security controls in the future to deal with changes in products, services, and technology. |
| How does Scott Credit Union collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an Account ■ Apply for a loan ■ Use your Credit or Debit Card ■ Make a wire transfer ■ Pay your bills ■ Pay us by check ■ Make deposits to or withdrawals from your accounts <p>We also collect your personal information from others, including credit bureaus, affiliates, or other companies.</p> |
| Why can't I limit all sharing? | <p>Federal law only gives you the right to limit:</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 non-affiliates 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> <ul style="list-style-type: none"> ■ Scott Credit Union has no affiliates |
| Non affiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Scott Credit Union does not share with non-affiliates so they can market to you. |
| Joint marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ Insurance companies ■ Brokerage companies |