

FACTS



WHAT DOES School Employees Lorain County Credit Union, Inc. (SELCCU) 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 account balances
- payment history and transaction or loss history; credit history
- overdraft history and credit card or other debt

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 SELCCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does SELCCU 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	No	N/A
For our affiliates' everyday business purposes- information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes- information about your creditworthiness	Yes	No
For non-affiliates to market to you	No	N/A

Questions?

Call **440-324-3400/800-451-6315** or go to **www.selccu.org**

Who we are

Who is providing this notice?

School Employees Lorain County Credit Union, Inc. (SELCCU)

What we do

How does SELCCU 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.

Identifiable financial information is limited to employees with a specific business purpose for utilizing this data.

How does SELCCU collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a credit card or loan
- sign up for or enroll in online services
- obtain any product or service from us for any personal, family or household purpose(s)

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 you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

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

- **We may share all of the types of member information we obtain about you, as described in this document, with our affiliate, Member Plus CUSO.**

Nonaffiliated

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

- **Nonaffiliates we may share information with include other financial institutions with whom we have joint servicing arrangements, such as credit card providers and mortgage companies, as well as companies that provide us with services such as data processing and statement preparation.**

Joint Marketing

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

- **SELCCU does not jointly market with nonaffiliated companies.**

Other important information