

**ST. VINCENT'S MEDICAL CENTER
FEDERAL CREDIT UNION**

PRIVACY POLICY

FACTS What does St. Vincent's Medical Center Federal 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 Credit History
- Account Balances and Checking Account Information
- Payment History and Account Transaction.

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 St. Vincent's Medical Center Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does SVMCFCU 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 experience	No	We don't share
For our affiliates' everyday business purposes – Information about your credit worthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call us at (475) 210-5588

Who we are

Who is providing this notice?

St. Vincent's Medical Center Federal Credit Union

What we do

How does SVMCFCU protect my Personal information

To protect your personal information from unauthorized access and use, we use secure measures that comply with federal law. These measures include computer safeguards and secured files and buildings

How does SVMCFCU collect my Personal information?

We collect your personal information, for example, when you, open an account or apply for a loan, pay your bills or use your debit card, give us contact information or show your driver's license. 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 and sharing for non-affiliates 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.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies. SVMCFCU has no affiliates

Non-affiliates

Companies not related by common ownership or control. They can be financial and non-financial companies. SVMCFCU does not share with non-affiliates so they can market to you.

Joint Marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners include Affinion Group/Allied Solutions

Other Important Information

As an organization that collects Social Security numbers in the normal course of business, St. Vincent's Medical Center Federal Credit Union is committed to protecting the confidentiality of Social Security numbers and other information associated with a particular individual ("personal information"). We have implemented policies and procedures which are designed to: protect the confidentiality of Social Security numbers, prohibit unlawful disclosure of Social Security numbers and to limit access to Social Security Numbers.