



FACTS

WHAT DOES SERVICE FIRST 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 income;
- ❖ Account balances and payment history
- ❖ Credit history and credit scores

When you are *no longer* our member, we continue to share information about you according to our policies.

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 Service First Federal Credit Union chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information:	Does Service First Federal 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, and 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	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	No
For non-affiliates to market to you	No	No

Questions?

Call (605) 336-1047 or go to <http://www.servicefirstfcu.org>

What we do	
How does Service First Federal 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 and secured files and buildings.
How does Service First Federal Credit Union collect my personal information?	We collect your personal information, for example, when you ❖ Open an account; ❖ Pay your bills or apply for a loan; ❖ Use your credit or debit card. ❖ Make deposits or withdrawals from your account We also collect your personal information from 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; ❖ Sharing for non-affiliates 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. ❖ <i>Our affiliates include nonfinancial companies such as CU Marketing.</i>
Non affiliates:	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ❖ <i>Service First Federal Credit Union does not share with nonaffiliates so they can market to you.</i>
Joint marketing:	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ❖ <i>Our joint marketing partners include insurance companies and financial service providers.</i>

Other Important Information