

# Privacy Notice

FACTS	WHAT DOES STARCOR CREDIT UNION(SCU) 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 services you have with us. This information can include: <ul style="list-style-type: none"> <li><input type="checkbox"/> Social Security number and income</li> <li><input type="checkbox"/> Account balances and payment history</li> <li><input type="checkbox"/> Credit history and credit scores</li> </ul> <p><i>When you are <b>no longer</b> our member, we will not share information except as permitted or required by law.</i></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 STARCOR Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does SCU share?	Can you limit this?
<b>For our everyday business purposes-</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus.	YES	NO
<b>For our marketing purposes-</b> to offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	YES	YES
<b>For our affiliates' everyday business purposes-</b> information about your transactions and experiences	NO	We don't share
<b>For our affiliates' everyday business purposes-</b> information about your creditworthiness	NO	We don't share
<b>For nonaffiliates to market to you</b>	NO	We don't share

Questions?	Call (763) 262-9888 or stop by our office during business hours
------------	---

What we do	
<b>How does STARCOR Credit Union protect my personal information?</b>	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.
<b>How does STARCOR Credit Union collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li><input type="checkbox"/> Open an account or deposit money</li> <li><input type="checkbox"/> Pay your bills or apply for a loan</li> <li><input type="checkbox"/> Use your check card</li> </ul> <p>We also collect your personal information from other, such as credit bureaus, or other companies.</p>
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li><input type="checkbox"/> Sharing for affiliates' everyday business purposes – information about your credit worthiness</li> <li><input type="checkbox"/> Affiliates from using your information to market to you</li> <li><input type="checkbox"/> Sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing</p>

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies <i>-N/A STARCOR Credit Union has no affiliates</i>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>-Check Card Processor, Mortgage Processor, Check Printer, Database Processor, Electronic Payment(ACH) Processor</i>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>-CUNA Mutual Group's MEMBER CONNECT PROGRAM</i>