

SECNY Federal Credit Union has adopted the following privacy statement.

- FACTS** **WHAT DOES SECNY FCU DO WITH YOUR PERSONAL INFORMATION?**
 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.
- WHY?**
- 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 Score
- 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 SECNY Federal Credit Union chooses to share member information; and whether you can limit this sharing.

Reasons we can share your personal information	Does SECNY FCU 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 everyday marketing purposes- to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes- information about your transactions and experiences	NO	WE DON'T SHARE
For our affiliates' everyday business purposes- information about your creditworthiness	NO	WE DON'T SHARE
For our non-affiliates to market to you	YES	YES

TO LIMIT OUR SHARING **Please note:** If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice. **However, you can contact us anytime to limit our sharing.**

QUESTIONS? Call (315) 469-5599 or email secny@secny.org.

WHO WE ARE	
Who is providing this notice?	SECNY Federal Credit Union
WHAT WE DO	
How does SECNY FCU protect my personal information?	To protect your 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 SECNY FCU collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Open an account and deposit money • Pay bills or apply for a loan • Provide your driver's license
Why can't I limit all sharing?	Federal law gives you the right to limit only: <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 State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

WHAT WE DO	
Affiliates	Companies related by common ownership or control. They can be financial & non-financial companies. <ul style="list-style-type: none"> • None
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • CUNA Mutual Group • Elan Financial Services
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • CUNA Mutual Group • Elan Financial Services