

FACTS

WHAT DOES SIGNET 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: <ul style="list-style-type: none">■ Social Security number■ Account balances and payment history■ Credit history and credit scores																									
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 Signet Federal Credit Union chooses to share; and whether you can limit this sharing.																									
<table><tr><th>Reasons we can share your personal information</th><th>Does Signet Federal CU share?</th><th>Can you limit this sharing?</th></tr><tr><td>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</td><td>Yes</td><td>No</td></tr><tr><td>For our marketing purposes – to offer our products and services to you</td><td>Yes</td><td>No</td></tr><tr><td>For joint marketing with other financial companies</td><td>Yes</td><td>Yes</td></tr><tr><td>For our affiliates’ everyday business purposes – information about your transactions and experiences</td><td>No</td><td>We don’t share</td></tr><tr><td>For our affiliates’ everyday business purposes – information about your creditworthiness</td><td>No</td><td>We don’t share</td></tr><tr><td>For our affiliates to market to you</td><td>Yes</td><td>Yes</td></tr><tr><td>For nonaffiliates to market to you</td><td>Yes</td><td>Yes</td></tr></table>			Reasons we can share your personal information	Does Signet Federal CU 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	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 affiliates to market to you	Yes	Yes	For nonaffiliates to market to you	Yes	Yes
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To limit our sharing	<ul style="list-style-type: none">■ Call Phone Number: 800-795-2555 <p>Please note:</p> <p>If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>																									
Questions?	Call Phone Number: 800-795-2555																									

Who we are	
Who is providing this notice?	Signet Federal Credit Union
What we do	
How does Signet Federal CU 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 Signet Federal CU collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or give us your contact information ■ apply for a loan or show your driver's license ■ give us your income information <p>We also collect your personal information from others such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Signet FCU does not share with affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Plastic card processors (credit, debit, or ATM)</i> ■ <i>Data processors</i> ■ <i>Check/share draft printers</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you</p> <ul style="list-style-type: none"> ■ Signet FCU joint marketing partners include insurance companies and other financial services companies.
Other important information	