Sooper credit union

SOOPER CREDIT UNION PRIVACY NOTICE

FACTS	WHAT DOES SOOPER CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share Your personal information. Federal law gives members 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 upon 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
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 Sooper Credit Union chooses to share, and whether You can limit this sharing.

Reasons we can share your personal information	Does Sooper 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, 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	Yes	No
For Our affiliates' everyday business purposes - information about Your creditworthiness	Yes	Yes
For Our affiliates to market to You	Yes	Yes
For non-affiliates to market to You	Yes	Yes

To limit Our sharing	■ Call (888) SOOPER-1 or 303-427-5005 - Our menu will prompt You through Your choice(s) **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 at any time to limit Our sharing.
Questions?	Call 303-427-5005 or visit Us online at: www.soopercu.org

Who we are

Who is providing this notice?	Sooper Credit Union

What we do

How does Sooper 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 Sooper Credit Union collect my personal information?	We collect Your personal information, for example, when You ■ Open an account or deposit money ■ Pay Your bills or apply for a loan ■ Use Your credit or debit card We also collect Your personal information from others, such as credit bureaus, affiliates, or others.
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.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choice will apply to everyone on Your account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. ■Our affiliates include financial companies such as CUILA, Centennial Lending, CU Members Mortgage, CUProdigy LLC, InNetwork, and CO-OP Network.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. ■ *Non-affiliates We share with can include automobile brokerage companies, professional organizations, financial management companies, and non-profit organizations.*
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to You. ■ *Our joint marketing partners include insurance companies.*