

PRIVACY NOTICE FOR SOUTH FLORIDA EDUCATIONAL FEDERAL CREDIT UNION

Rev. 01/11

FACTS **WHAT DOES SOUTH FLORIDA EDUCATIONAL FEDERAL CREDIT UNION (SFEFCU) 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 Account Balances
- Transaction History and Payment History
- Assets and Credit History

When you are no longer our member, we continue to share your information as described in this notice.

How? All financial companies need to share members'/customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members'/customers' personal information; the reasons South Florida Educational Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does SFEFCU 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	No	N/A
For our affiliates' everyday business purposes— information about your transactions and experiences	No	N/A
For our affiliates' everyday business purposes— information about your creditworthiness	No	N/A
For nonaffiliates to market to you	No	N/A

Questions? Call SFEFCU at 305-270-5250 or go to www.sfefcu.org.

What we do

<p>How does South Florida Educational Federal Credit Union protect my personal information?</p>	<p>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.</p>
<p>How does South Florida Educational Federal Credit Union collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or show your government-issued ID • apply for a loan or give us your income information • make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<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>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • South Florida Educational Federal Credit Union has no affiliates.
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • South Florida Educational Federal Credit Union does not share with nonaffiliates so they can market to you.
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • South Florida Educational Federal Credit Union does not jointly market.

