

<b>FACTS</b>	<b>WHAT DOES ST. CLOUD FINANCIAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>	
<b>Why?</b>	Financial companies choose how they share 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.	
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> our member, we continue to share information as described in this notice.</p>	
<b>How?</b>	All financial companies need to share member personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons that St. Cloud Financial Credit Union chooses to share; and whether you can limit this sharing.	
	<b>Does SCFCU share?</b>	<b>Can you limit this sharing?</b>
<b>Reasons we can share your personal information</b>		
<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 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	No
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences.	Yes	No
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness.	No	N/A
<b>For our affiliates to market to you.</b>	No	N/A
<b>For our non-affiliates to market to you.</b>	No	N/A
<b>Questions?</b>	<p>Call 320.252.2634 or 1-888-252-2634 or go to <a href="http://www.stcloudfcu.coop">www.stcloudfcu.coop</a></p> <p><b>St Cloud Financial Credit Union</b></p>	

<b>What we do</b>	
<b>How does St. Cloud Financial 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 St. Cloud Financial Credit Union collect my personal information?</b>	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• Open an account or deposit money</li> <li>• Pay your bills or apply for a loan</li> <li>• Use your credit or debit card.</li> </ul> We also collect your personal information for others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit sharing?</b>	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for non-affiliates to market to you.</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies.  <i>Our affiliates include Minnesota Item Processing Corporation's item processing services, and CU Companies business lending services and mortgage services. Other services provided by CU Companies are title services, investment services, realty services, and auto resource services.</i>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies.  <i>Non-affiliates we share with can include data processors, insurance companies, government agencies, plastic card processors, statement mailers, mortgage service companies, consumer reporting agencies, check printers, collection companies, and IRA/HSA service providers.</i>
<b>Joint marketing</b>	A formal agreement between non-affiliated financial companies that together market financial products or services to you.  <i>Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT and The Member's Elan's MasterCard.</i>