Rev. 8/2013

SuffolkFederal
Better Banking For Long Island

FACTS WHAT DOES SUFFOLK 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:

- 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 Suffolk Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Suffolk Federal 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**	**Yes**
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 non-affiliates to market to you	**No**	**We don't share**

To limit our sharing

n Visit us online: http://www.suffolkfcu.org
n Mail the form below, or bring into any Suffolk Federal branch

Please note:
If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, 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 (631) 924-8000 or go to: http://www.suffolkfcu.org

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Mail-in Opt-Out Form

Leave Blank OR

[If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

☐ Apply my choices only to me]

If you have already submitted an Opt-Out form in the past, please be assured that it is still on record. You do not need to mail this form back to us.

☐ Do not use my personal information to market to me.

Name:

Address:

City, State, ZIP:

Account #:

Signature:

Mail to:
Suffolk Federal Credit Union
P.O. Box 9005
Medford, NY 11763

What we do	
How does Suffolk Federal 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 Suffolk Federal Credit Union collect my personal information?	We collect your personal information, for example, when you n open an account, or deposit or withdraw from your account n apply for a loan or give us your income information n use your debit or credit card We also collect your personal information from others, such as credit bureaus, affiliates or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only n sharing for affiliates' everyday business purposes - information about your creditworthiness n affiliates from using your information to market to you n sharing for nonaffiliates 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, unless you tell us otherwise.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ *Our affiliates include companies with a common corporate identity of Suffolk Federal Credit Union, such as MEMBERS Financial Services.*
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ *Non-affiliates we share with can include auto sales companies, mortgage companies, insurance companies, direct marketing companies, credit card companies and not-for-profit organizations.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ *Suffolk Federal's joint marketing partners can include auto sales companies, mortgage companies, insurance companies, direct marketing companies, credit card companies and not-for-profit organizations.*