

## FACTS

### WHAT DOES SELF-HELP 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

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

Reasons we can share your personal information	Does Self-Help Federal Credit Union share?	Can you limit this sharing?
<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 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	We do not share
<b>For non-affiliates to market to you</b>	No	We don't share

#### Questions?

Call 877.369.2828 or go to [www.self-helpfcu.org](http://www.self-helpfcu.org)

Who we are	
Who is providing this notice?	Self-Help Federal Credit Union and its divisions.
What we do	
How does Self-Help 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 Self-Help Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <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> <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"> <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> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. Our affiliates include other entities with a similar mission, such as Center for Community Self-Help, Self-Help Ventures Fund and Self-Help CU.
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• Self-Help Federal Credit Union does not share with non-affiliates so they can market to you.</li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Our joint marketing partners include financial services companies such as insurance companies and mortgage servicing companies.</li> </ul>

Other Important Information	
<p><b>California &amp; Illinois Residents:</b> We will not share personal information with non-affiliates either for them to market to you or for joint marketing without first giving you additional privacy choices. <b>California Residents:</b> We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.</p>	