



53790 Generations Drive
 South Bend, IN 46635
 www.sbpocu.com
 (574)272-8581

FACTS	What does South Bend Post Office 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?	<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"> ❖ social security number and account balances ❖ credit history and credit scores ❖ income and transaction history <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
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 South Bend Post Office Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does South Bend Post Office 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 to 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	No
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' business purposes - information about your creditworthiness	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?	Call (574)272-8581 or go to www.sbpocu.com
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What we do	
How does South Bend Post Office 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 South Bend Post Office Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ❖ open an account or apply for a loan ❖ give us your employment information or give us your contact information ❖ show your driver's license <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"> ❖ 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 <p>State law and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership of control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ❖ <i>South Bend Post Office Credit Union has no affiliates</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ❖ <i>Non-affiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, mail house, consumer reporting agencies, data processors, and check/share draft printers</i>
Joint Marketing	<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"> ❖ <i>Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT</i>