

FACTS**WHAT DOES SPIRIT OF AMERICA 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 Name
- Address and Account balances
- Transaction history and Credit history

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

How?

All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Spirit of America Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Spirit of America FCU 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	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	No	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	No
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 402-467-1102 or go to www.spiritofamericafcu.org

Who we are

Who is providing this notice?

Spirit of America Federal Credit Union

What we do

How does Spirit of America FCU 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.

Spirit of America FCU maintains physical, electronic, and procedural safeguards that ensure your information is protected.

How does Spirit of America FCU collect my personal information?

We collect your personal information, for example, when you

- Open an account or Apply for a loan
- Make a wire transfer or Pay your bills
- Use your debit and credit card

We also collect your personal information from others, such as the credit bureau, our affiliates and other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Spirit of America FCU has no affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Spirit of America FCU does not share with nonaffiliates so they market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Spirit of America FCU doesn't jointly market.*

Other important information

Spirit of America FCU is committed to protecting the privacy of our members. Our goal is to safeguard and respect the confidentiality of your information.

Spirit of America FCU will only conduct business with nonaffiliates (third parties) equally concerned with your privacy.

If your information is shared, we will insist that the other party:

- Uses the information only for authorized purposes
- Adheres to similar privacy principles
- Provides appropriate safeguards to maintain the confidentiality of your information
- Abides by all applicable laws and regulations