

## FACTS

### WHAT DOES SIKORSKY FINANCIAL 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
- Account balances and payment history
- Credit history and credit scores
- Employment Information

#### 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 Sikorsky Financial Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Sikorsky Financial 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 other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes --</b> information about your transactions and experiences	No	No
<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness	No	No
<b>For our affiliates to market to you</b>	No	No
<b>For nonaffiliates to market to you</b>	Yes	Yes

#### To limit our sharing

- Call (203) 377-2252 or toll-free 1 (888) 753-5553 or
- Visit us online at [www.sikorskycu.org/privacy](http://www.sikorskycu.org/privacy)

**Please note:**

If you are a *new* member, we can begin sharing your information 30 days from the date we sent this notice. We do not share the information of former members except in response to a legally authorized government writ or for credit reporting purposes. However, you can contact us at any time to limit our sharing.

#### Questions?

Call (203) 377-2252 or toll free 1 (888) 753-5553

What we do	
<b>How does Sikorsky Financial Credit Union protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures to comply with federal law. These measures include computer safeguards and secure files and buildings. Our employees are bound by a code of ethics that requires confidential treatment of member information.
<b>How does Sikorsky Financial Credit Union collect my personal information?</b>	<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 information from others, such as credit bureaus, Skip Trace Companies, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit sharing only for</p> <ul style="list-style-type: none"> <li>▪ Affiliates' everyday business purposes-information about your creditworthiness</li> <li>▪ Affiliates to market to you</li> <li>▪ Non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account. If you have opted out of sharing, you do not need to do so again.

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies. We do not share financial information with our Affiliate.</p> <ul style="list-style-type: none"> <li>▪ <i>Sikorsky Financial Credit Union has no affiliates</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Sikorsky Financial Credit Union does not share income levels with non-affiliates so that they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ <i>Our joint marketing partners include property, casualty, accidental death and dismemberment insurance companies.</i></li> </ul>