

<b>FACTS</b>	<b>What does SMART Federal Credit Union do with your personal information?</b>
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<b>WHY?</b>	Financial institutions 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.
<b>WHAT?</b>	<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"> <li>• Social Security number and transaction history</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul> <p>When you are no longer our member, we continue to share your information as described in this notice.</p>
<b>HOW?</b>	All financial institutions 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 SMART Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does SMART FCU share?	Can you limit sharing?
<b>For our everyday business purposes---</b> such as to process your transactions, maintain your account(s), respond to court 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>	No	WE DO NOT SHARE
<b>For our affiliates' everyday business purposes---</b> information about your transactions and experiences	No	WE DO NOT SHARE
<b>For our affiliates' everyday business purposes---</b> information about your creditworthiness	No	WE DO NOT SHARE
<b>For nonaffiliates to market to you</b>	No	WE DO NOT SHARE
<b>Questions?</b>	Call 614-261-0650 or go to <a href="http://www.smartfedcu.com">www.smartfedcu.com</a>	

**WHO WE ARE:**

Who is providing this notice?	SMART Federal Credit Union
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**WHAT WE DO:**

<b>How does SMART Federal Credit Union protect my personal information?</b>	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.
<b>How does SMART Federal 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 debit pass card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<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 nonaffiliates to market to you.</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

**DEFINITIONS:**

<b>Affiliates:</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliate is CUNA Mutual INS. SOC.</i></li> </ul>
<b>Nonaffiliates:</b>	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>We do not share with nonaffiliates.</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>We do not market jointly with nonaffiliates.</i></li> </ul>

