



FACTS

Why?

WHAT DOES SOUTHCOAST FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

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
- Income
- Account balances
- Payment History
- Credit history
- Credit scores
- Transaction history
- 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 Southcoast Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

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

For our marketing purposes— to offer our products and services to you

For joint marketing with other financial companies

For our affiliates' everyday business purposes— information about your transactions and experiences

For our affiliates' everyday business purposes— information about your creditworthiness

For nonaffiliates to market to you

Does Southcoast Federal Credit Union share?

Can you limit this sharing?

Yes		No
Yes		No
Yes		No
No		We do not share
No		We do not share
No		We do not share

To limit our sharing or to ASK QUESTIONS?

Call 508-997-4475 or go to www.southcoastcu.org

Who We Are	
Who is providing this notice?	SOUTHCOAST FEDERAL CREDIT UNION
What We Do	
How does Southcoast Federal Credit Union protect my personal information?	<p>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.</p> <p>We also maintain other physical, electronic, and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>
How does Southcoast Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Open an account <input type="checkbox"/> Give us your income information <input type="checkbox"/> Give us your contact information <input type="checkbox"/> Pay us by check <input type="checkbox"/> Show your driver's license <p>We collect nonpublic personal information about you from the following sources:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Information we receive from you on applications or other forms <input type="checkbox"/> Information about your transactions with us, our affiliates, or others and <input type="checkbox"/> Information we receive from a consumer reporting agency.
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <input type="checkbox"/> sharing for affiliates' everyday business purposes - information about your creditworthiness <input type="checkbox"/> affiliates from using your information to market to you <input type="checkbox"/> sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	<p>If one owner chooses to limit sharing on an account held jointly with someone else, information on the account will not be shared for either party.</p>
DEFINITIONS	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.