

# FACTS

## WHAT DOES UPSTATE FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.	
<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 account Balance</li> <li>• Credit History and Payment History</li> <li>• Transaction or Loss History</li> </ul>	
<b>How?</b>	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 Upstate Federal Credit Union chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Upstate Federal 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	YES
<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	YES	YES
<b>For our affiliates' everyday business purposes-</b> Information about your creditworthiness	YES	YES
<b>For our affiliates to market to you</b>	YES	YES
<b>For nonaffiliates to market to you</b>	YES	YES
<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call (864) 224-5654 - our menu will prompt you through your choice(s)</li> </ul> <p><b>Please note:</b></p> <p>If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>	
<b>Questions?</b>	Call (864) 224-5654	

Who we are	
Who is providing this notice?	Upstate Federal Credit Union
What we do	
How does Upstate Federal 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 Upstate Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you;</p> <ul style="list-style-type: none"> <li>• <b>Open an account or use your debit card</b></li> <li>• <b>Apply for financing or give us your contact information</b></li> <li>• <b>Make a wire transfer</b></li> </ul>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• Sharing affiliates' everyday business purposes - information about your credit worthiness</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 the additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold with someone else?	<b>Your choices will apply to everyone on your account.</b>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <b><i>Upstate Federal Credit Union does not have any affiliates.</i></b></li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <b><i>Non- affiliates we share with can include CUNA MUTUAL INSURANCE COMPANY, FISERV, MAILCHIMP, ASCENSUS, and UNITAS FINANCIAL SERVICES.</i></b></li> </ul>
Joint marketing	<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>• <b><i>Our Joint Marketing partners include CUNA MUTUAL INSURANCE COMPANY and Auto Link</i></b></li> </ul>
Other important information	