Rev. 05/2012

PRIVACY NOTICE

SHARONVIEW
FEDERAL CREDIT UNION

FACTS — WHAT DOES SHARONVIEW 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 employment information;
- Credit history and credit scores;
- Account transactions and transaction history.

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 Sharonview Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Sharonview 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	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
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 (704) 969 – 6700 or 800-462-4421 or go to www.sharonview.org

SHARONVIEW
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Who we are	
Who is providing this notice?	**Sharonview Federal Credit Union ("Sharonview FCU")**

What we do	
How does Sharonview 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. We restrict access to your personal and account information to those employees who need to know that information to provide products and services to you.
How does Sharonview FCU collect my personal information?	We collect your personal information, for example, when you ▸ Open an account or apply for a loan ▸ Use your credit or debit card ▸ Make deposits or withdrawals from your account ▸ Provide account information or show your government-issued ID We also collect your personal information from others, such as credit bureaus, affiliates, or 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 credit worthiness ▸ 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.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ▸ Our affiliates include companies with a Sharonview name.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ▸ Sharonview FCU does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ▸ Our joint marketing partners include credit card companies and insurance companies.