

**Privacy Notice St. James Parish Credit Union, Inc.**

**WHAT DOES ST JAMES PARISH 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. Read this notice carefully to understand what we do.	
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: 1) Social security number and account balances; 2) Account transactions and credit history; 3) Payment history and transaction history. When you are no longer our customer, we continue to share your information as described in this notice.	
<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 SJPCU chooses to share; and whether you can limit this sharing.	
<b>Reasons we can share your personal information</b>	<b>Does SJPCU share?</b>	<b>Can you limit this sharing?</b>
For our everyday business purposes – such as to process your transactions, maintain your accounts(s), respond to court orders and legal investigations, or to report to credit bureaus. St. James does share this information and you cannot limit this sharing.	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	No	We don't share
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 non-affiliates to market to you	No	We don't share
<b>QUESTIONS</b>	<b>Call (513) 385-5921</b>	
<b>What we can do</b>		
How does SJPCU 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 SJPCU collect my personal information?	We collect your personal information, for example, when you 1) open an account or apply for a loan; 2) give us your income information or provide employment information; 3) make deposits or withdrawals from your account. 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 1) sharing for affiliates' everyday business purposes – information about your creditworthiness; 2) affiliates from using your information to market to you; 3) sharing for non-affiliates to market to you. State law and individual companies may give you additional rights to limit sharing.	
<b>Definitions</b>		
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. SJPCU has no affiliates.	
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. Non-affiliates we share with can include insurance companies, government agencies, mail house, consumer reporting agencies, data processors, and loan coupon vendors.	
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.	