

Southern Middlesex County Teachers Federal Credit Union
Privacy Policy Disclosure

Southern Middlesex County Teachers FCU is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy disclosure. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes non-public information from us as we conduct the business of the credit union. These practices are followed by the credit union and therefore this notice will be applied to both.

If after reading this notice you have questions, please contact us at: 732-238-8662, or write to us at: Privacy Notice SMCTFCU, 39 Brunswick Woods Dr, East Brunswick, NJ 08816

Information We Collect About You

We collect non-public personal information about you from the following sources:

- Information we receive from you on applications and other forms such as your name, address, Social Security Number, assets, and income.
- Information about your transactions with us, such as your account balance, payment history, parties to transactions and credit card usage.
- Information we receive from a credit reporting agency such as your credit worthiness and credit history.
- Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

We may disclose and reserve the right to disclose all of the information that we collect, as described above, as permitted by law.

Parties Who Receive Information From Us

We may disclose non-public personal information about you to the following types of third parties:

- Financial Service providers such as insurance companies and mortgage bankers
- Non-financial companies such as consumer reporting agencies, check printers, financial statement publishers, plastic card processors, direct marketers, government agencies, etc.

Disclosures of Information to Parties That Provide Services to Us

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to companies that perform marketing or other services on our behalf so that we may provide members competitive products and services. We may also disclose non-public personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

How to Opt Out or Stop Certain Disclosures About You

If you prefer that we not disclose non-public personal information about you to non-affiliated third parties, you may opt out of those disclosures; that is, you may direct us not to make those disclosures (other than disclosures permitted by law.) If you wish to opt out of disclosures to non-affiliated third parties, you may select one of the following:

- Call the office at 732-238-8662
- Complete an opt-out form and return it to:

Southern Middlesex County Teachers FCU
39 Brunswick Woods Drive
East Brunswick, NJ 08816

Opt-out forms are available at our office or on our website under the forms tab.

You may opt out of these disclosures at any time. This opt out, by law, will not apply to disclosures that are legally permitted or disclosures we make to companies that perform services on our behalf or to other companies that have joint marketing agreements with us.

Once we receive your request, we have a reasonable amount of time to stop the disclosures. You may also contact us for assistance if you wish to later revoke your opt out election.

Note to joint account holders: If you and someone else (or others) who is not a member of our credit union has obtained a financial product from us, the non-member is eligible to exercise the right to opt out. If any one of you exercises the right to opt out, we will treat it as if all of you directed us to not make disclosures to non-affiliated third parties (except those that are permitted by law.)

Disclosure of Information About Former Members

If you terminate your membership with Southern Middlesex County Teachers Federal Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.