



Notice Of Your Financial Privacy Rights

We, our, and us, when used in this notice, mean IBM Southeast Employees' Federal Credit Union.

This is our privacy notice for our Members. When we use the words "you" and "your" we mean our Consumer Members who have a continuing relationship by purchasing or holding financial products or services such as a(n):

- ◆ *Share, Loan, or Credit Card Account*
- ◆ *Safe deposit box*
- ◆ *Automobile lease we service*
- ◆ *Financial, investment, or economic advisory services*
- ◆ *Mortgage brokerage services*

We will tell you the sources of the information we collect about you. We will tell you what measures we take to secure that information.

We will tell you what information we share about you with other entities. We will explain what your rights are, and how you can exercise them. If you share an account relationship with someone else, such as a joint account holder or co-borrower, we suggest that you share this information with such persons to ensure that each of you is aware of our policy and your options.



What Makes Us Unique?

Our Personalized Service.
Without it, we would be just another financial institution.



IBM Southeast Employees' Federal Credit Union

Your time. Your money. Your future.®

www.ibmsecu.org • serviceplus@ibmsecu.org

800.873.5100 • 561.982.4700



Your Rights To Confidentiality

We First Define Some Terms

- ◆ **Nonpublic personal information** means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term “information” to mean nonpublic personal information as defined in this section.
- ◆ **An affiliate** is a company we own or control.
- ◆ **A nonaffiliated third party** is a person we do not employ or a company that is not an affiliate of ours. This is also known as nonaffiliated third party, or simply, an “other party.”
- ◆ **Opt out** means a choice you can make to prevent certain sharing of information. We will explain how you can exercise this choice.

The Information We Collect

We collect information about you from the following sources:

- ◆ Information you give us on applications or other forms
- ◆ Information about your transactions with us
- ◆ Information about your transactions with our affiliates
- ◆ Information about your transactions with other parties
- ◆ Information from a consumer reporting agency
- ◆ Information we receive through our Customer Identification Program (CIP)

The Confidentiality, Security, And Integrity Of Your Information

We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect this information.

Your Information And Other Parties

We will not disclose information about you to anyone except as disclosed in this policy or as permitted by law. Examples of this might include disclosures necessary to service your account or prevent unauthorized transactions.

Information About Former Members

We do not disclose information about former members, except as permitted by law.

Your Information And Our Affiliates

We may disclose information about you to our affiliates. Here are the kinds of information and the source of that information:

- ◆ Transaction and experience information from our account records:
- ◆ Information about your transactions and experience with us, such as:
 - Name
 - Address

Federal law allows us to disclose the information listed above with our affiliates. However, we will allow you to opt out of the disclosure of this information to our affiliates.

Types Of Affiliates

We may disclose information about you to the following types of affiliates:

- ◆ Financial service providers, such as:
 - Credit Union Service Organization (CUSO)

Reasons For Disclosure

We may disclose information about you to our affiliates to provide you with information about additional products and services.

Authorized Sharing – Outside Marketing Services

We may disclose the following information to companies that perform marketing services on our behalf:

- ◆ Information about your transactions with us, such as:
 - Name
 - Address
 - Account balances
 - Types of accounts
 - Credit card usage

We disclose this information with companies that perform marketing services on our behalf. You do not have a right to opt out of the disclosure of this information. We may also disclose information about you to other outside marketing services as permitted by law.

Types of Businesses

Here are the types of businesses with whom we may disclose information for outside marketing purposes:

- ◆ Service providers that perform marketing services for us, such as:
 - Marketing Research companies

Reasons For Disclosing

We may disclose information about you to companies that perform marketing services on our behalf to provide you with information about additional products and services.

Your Right To Block The Disclosure Of Your Information

Affiliates. We may disclose your information with our affiliates. If you do not want us to disclose your information with our affiliates, you can block the disclosure of this information. This is known as your right to “opt out.” Your decision to block the disclosure of your information will apply to information collected from all products and services you receive from us.

If you have obtained one or more products or services jointly, an opt out instruction by any party will be effective for all of that party’s information we have collected and for all information collected in conjunction with the product or service for all other joint parties. If one of you chooses to opt out, no information we have collected about you will be shared, nor will we share information about any other joint party collected in conjunction with the product or service.

If you wish to opt out of the disclosure of your information, you may do so by calling this toll free number: 800.873.5100 or 561.982.4700.