

FACTS**WHAT DOES SAGELINK 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 account balances
- Overdraft history and payment history
- Credit history and wire transfer instructions

When you are *no longer* our member, we continue to share your information as described in this notice.

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

Reasons we can share your personal information	Does Sagelink Credit Union 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	No	We don't share
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	Yes	Yes

To limit our sharing

Call (989) 541-2001 Monday thru Friday 8am to 8pm, Saturday 9am to 1pm

Please note:

If you are a *new* member, we can begin sharing your information 30 days from the date we sent you this notice. When you are *no longer* our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call (989) 541-2001 Monday thru Friday 8am to 8pm, Saturday 9am to 1pm

Who we are**Who is providing this notice?**

Sagelink Credit Union

What we do**How does Sagelink 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. We also maintain other physical, electronic, and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

How does Sagelink Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open an account or apply for a loan
- Make a wire transfer or provide employment information
- 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

- Sharing for affiliates' everyday business purposes-information about your credit worthiness
- Affiliates from using your information to market to you
- Sharing for non-affiliates 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.

- *Sagelink Credit Union does not share with our affiliates.*

Non-affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Our non-affiliates include mortgage companies, direct marketing companies, service providers, data processors, financial and insurance companies.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Sagelink Credit Union does not jointly market.*

Other important information

We may disclose nonpublic personal information about you under some circumstances as permitted or required by law. This sharing of information typically includes information to process transactions on your behalf, to conduct the operations of our credit union, to follow your instructions that you authorize, or to protect the security of our financial records. We do not disclose any nonpublic personal information about former members except as permitted or required by law.