

PRIVACY PROTECTION POLICY NOTICE:

**We want you to understand what
information we collect and how we use it**

At Sears Federal Credit Union, your privacy is top priority. This notice describes how we protect the privacy of your personal information. Throughout this notice, the word “information” refers to personal information about you that may not be publicly available.

Information That We Collect and Disclose to Others

We collect information about you from the following sources:

Information we receive from you on applications and other forms;

- Information about your transactions with us or others;
- Information we receive from a credit reporting agency;
- 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 all of the information we collect, as described above.

Parties Who Receive Information From Us

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

- Financial companies, such as insurance companies and mortgage service companies; and
- Non-financial companies, such as, consumer reporting agencies.

Disclosure of Information to Parties that Provide Service to Us

We may disclose all of the information we collect, as described above to the companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. We only work with companies who agree to maintain strong confidentiality protections and limit the use of information we provide. As a result of these arrangements, we may disclose all of the information we collect, as described above. We may also disclose information about you under other circumstances as permitted or required

by law. These disclosures typically include information to process transactions on your behalf, conduct operations of our credit union, follow your instructions as you authorize or protect the security of our financial records.

Disclosure of Information About Former Members

If you decide to terminate your membership with Sears Federal Credit Union, we will not share information we have collected about you, except as may be permitted by law.

Fair Credit Reporting Act Disclosure

Sears Federal Credit Union is permitted by law to share any information about our transactions or experiences with us.

How We Protect Your Information

We restrict access to non-public personal 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 that comply with federal regulations to guard your non-public personal information.

The privacy issue is complex...regardless of press stories to the contrary. Be assured that your trust and continued confidence in how Sears Federal Credit Union safeguards your personal financial information is of the utmost importance to your board of directors and senior management.

If you have any questions or concerns, please contact credit union management at (901) 682-5626 or toll-free at (800) 447-2202.



Sears Federal Credit Union
2865 Summer Oaks Drive
Bartlett, Tennessee 38134
(901) 682-5626 or (800) 447-2202
Fax: (901) 685-9974
Website: www.searsfcu.org

