



Lockport Schools Federal Credit Union

FACTS	WHAT DOES LOCKPORT SCHOOLS FEDERAL 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: <ul style="list-style-type: none"> • Social Security Number and Income • Account Balances and Payment Information • Credit History and Credit Scores • Transaction or Loss History and Account Transactions
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Lockport Schools Federal Credit Union chooses to share member information; and whether you can limit this sharing.

Reasons we can share your personal information	Does Lockport Schools FCU 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	Yes	Yes
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For nonaffiliates to market to you	No	We do not share

To limit our sharing	<ul style="list-style-type: none"> • Call (716) 433-7740 • Visit us online at www.lockportschoolsfcu.org and click on "Privacy Policy" at the top of the page. <p>Please note: If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent or provide this notice. When you are <i>no longer</i> a member, we continue to share your information as described in this notice unless you have previously requested that we limit our sharing.</p>
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Questions?	Call (716) 433-7740
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Who we are

Who is providing this notice?

This notice is being provided by Lockport Schools Federal Credit Union.

What we do

How does Lockport Schools Federal 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 use web-browsing "cookies" for security and privacy purposes.

How does Lockport Schools Federal Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open an account or make deposits or withdrawals from your account
- Pay your bills or apply for a loan
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus and affiliates. We also collect your personal information from 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 creditworthiness.
- Affiliates from using your information to market to you.
- Sharing for nonaffiliates to market to you.

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.

- *Lockport Schools Federal Credit Union does not have affiliates.*

Nonaffiliates

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

- *Lockport Schools Federal Credit Union does not share with nonaffiliates so they can market to you.*

Joint Marketing

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

- *Insurance Companies*

Other important information

Lockport Schools Federal Credit Union reserves the right to modify, change, or amend this Privacy Policy at any time without notice other than as required by applicable law.