



Notice of Your Financial Privacy Rights

October 2018 - October 2019

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| FACTS | What does Southwest Federal Credit Union do with your personal information? |
| Why? | <p>“Your best interest is our business. TM” It isn’t just a clever slogan; it’s the way Southwest Federal Credit Union does business. Doing it in a way that ensures your best interest includes the accuracy, privacy and safety of the information you provide. 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.</p> |
| What? | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ name, address, social security number and income ▪ account balance, payment history and parties to a transaction ▪ credit history and credit scores <p>When you close your account, we do not disclosure information about you, except as permitted by law.</p> |
| How? | <p>All financial companies need to share customers’ personal information to run their everyday business—to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons Southwest Federal Credit Union chooses to share; and whether you can limit this sharing.</p> |

| Reasons we can share your personal information | Does SFCUNM share? | Can you limit this sharing? |
|-----------------------------------------------------------------------------------------------------------------------------------------|--------------------|-----------------------------------|
| For our everyday business purposes – <i>To process your transactions, maintain your account, and report to credit bureaus</i> | Yes | No |
| For our marketing purposes – <i>To offer our products and services to you</i> | Yes | No |
| For joint marketing with other financial companies | Yes | No |
| For our affiliates’ everyday business purposes – <i>Information about your transactions and experiences</i> | Yes | No |
| For our affiliates’ everyday business purposes – <i>Information about your creditworthiness</i> | 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 – Check your choices pg. 3 |

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|-------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Contact Us | <p>Call 1-800-880-7974 or 1-505-243-6751 or by email at help@sfcunm.org, or go to www.sfcunm.org/privacy</p> |
|-------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

FACTS

What does Southwest Federal Credit Union do with your personal information?

| Sharing practices | |
|---------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| How often does Southwest Federal Credit Union notify me about their practices? | We must notify you about our sharing practices when you open an account and each year while you are a member. |
| How does Southwest 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 building. |
| How does Southwest Federal Credit Union collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Open an account or deposit money ▪ Pay your bills or apply for a loan ▪ Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> |
| Why can't I limit all sharing? | <p>Federal law gives you the right to limit sharing only for</p> <ul style="list-style-type: none"> ▪ Affiliates' everyday business purposes – information about your creditworthiness ▪ Affiliates to market to you ▪ Non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p> |
| Definitions | |
| Everyday business purposes | <p>The actions necessary by financial companies to run their business and manage customer accounts, such as</p> <ul style="list-style-type: none"> ▪ Processing transactions, mailing, and auditing services ▪ Providing information to credit bureaus ▪ Responding to court orders and legal investigations. |
| Affiliates | <p>Companies related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ A third party service provider used to deliver services to our customers, such as ATM access, Check Card processing, check printing ▪ An outside marketing service to which we supply only your name and address, to perform marketing services on our behalf. |
| Non-affiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ CUNA Mutual Insurance Company |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. |
| Non-public information | Personally identifiable financial information and any list, description, or other grouping of consumers (and publicly available information pertaining to them) that is derived using any personally identifiable financial information that is not publicly available. |

If you want to limit our sharing

Contact us:

By telephone: 1-800-880-7974 or 1-505-243-6751 – ask for a member service representative

By E-mail: help@sfcunm.org

On the web: www.sfcunm.org/privacy

By mail: mark your choices below, fill in and send form to:

Southwest Federal Credit Union
PO Box 95410
Albuquerque, NM 87199

Unless we hear from you, we can begin sharing your information 30 days from the date of this letter. However, you can contact us at any time to limit our sharing.

Check your choices

Your choices will apply to everyone on your account:

Check any/all you want to limit: (see page 1)

- Do not share my personal information with non-affiliates to market their products and services to me.

Name: _____

Address:

Account #

Mail to:

**Southwest Federal Credit Union
PO Box 95410
Albuquerque, NM 87199**