



Privacy Policy

FACTS WHAT DOES SEA AIR 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:

- Social Security number
- Transaction or loss history
- Credit history and credit scores
- Insurance claim history
- Overdraft history

When you are no longer a 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 Sea Air FCU chooses to share; and whether you can limit this sharing.

Reasons we share your personal information	Does Sea Air 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	No
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 nonaffiliates to market to you	No	We don’t share

Questions? Call toll-free 888-732-2471 or go to www.seairfcu.org

What We Do?

How does Sea Air FCU protect my personal info? 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

How does Sea Air FCU collect my personal info? We collect your personal information, for example, when you

- Open an account
- Apply for a loan
- Use your credit or debit card
- Provide account information
- Give us your contact information

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

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions

Affiliates Companies related by common ownership or control. They can be financial and non-financial companies.

- Sea Air FCU has no affiliates.

Nonaffiliates Companies not related by common ownership or control. They can be financial and non-financial companies.

- Sea Air FCU 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.

- Our joint marketing partners include insurance companies.

Other Important Information

For Alaska, Illinois, Maryland, and North Dakota Members: We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization.

For California Members: In accordance with California law, we will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or maintain your account. If you are a California resident, please read the enclosed form titled "Important Privacy Choices for Consumers" which includes details on how you can limit our information sharing under California law.

For Massachusetts, Mississippi, and New Jersey Members: We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing – without your authorization.

For Vermont Members: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties

Additional information concerning our privacy policies can be found at www.seaairfcu.org or call 888-732-2471