

FACTS

FACTS WHAT DOES SUPERIOR CREDIT UNION, INC. (SUPERIOR CU) 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 overdraft history
- Credit scores and credit history
- Payment history and employment Information

When you are *no longer* our member, we will not share information except as permitted or required by law.

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 Superior CU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Superior CU 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	Yes	No
For our affiliates’ everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	NO, We do not share

To limit our sharing

- Call 877.717.2271 or 419.223.9746 – our menu will prompt you through your choice(s); or
- Visit us online: www.Superiorcu.com

Please note:
If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we will continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 877.717.2271 or 419.223.9746 or go to SuperiorCU.com

PRIVACY POLICY

Who we are	
Who is providing this notice?	Superior Credit Union, Inc. (Superior CU)
What we do	
How does Superior CU 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. Our employees are trained on the importance of maintaining confidentiality and member privacy.
How does Superior CU collect my personal information?	We collect your personal information, for example, when you • Open an account or seek advice about your investments • Give us your income or apply for a loan • Show us your driver's license 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 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
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. • Our affiliates include companies with a <i>Superior Financial Solutions, Superior Insurance Services, Superior PLUS Realtors, and Superior Title, LLC Name.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • <i>Superior CU does not share with our nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • Our joint marketing partners include Affinion and TruStage

Other important information	
Ensuring financial privacy is a top priority at Superior CU. To protect your privacy, we only work with companies that agree to maintain strong confidentiality agreements and limit the use of information we provide.	