

FACTS	WHAT DOES SOO CO-OP CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?	1																							
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.	2																							
What?	<p>The types of personal information we collect and share depend on the accounts or services you have with us. This information can include:</p> <ul style="list-style-type: none"> • Name, address, Social Security Number, and income • Account balances and payment history • Credit history and credit scores <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>	3																							
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 Soo Co-op Credit Union chooses to share; and whether you can limit this sharing.	4																							
<table border="1"> <thead> <tr> <th data-bbox="94 1045 992 1171">Reasons we can share your personal information</th> <th data-bbox="992 1045 1278 1171">Does Soo Co-op Credit Union share?</th> <th data-bbox="1278 1045 1521 1171">Can you limit this sharing?</th> </tr> </thead> <tbody> <tr> <td data-bbox="94 1171 992 1297">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</td> <td data-bbox="992 1171 1278 1297">Yes</td> <td data-bbox="1278 1171 1521 1297">No</td> </tr> <tr> <td data-bbox="94 1297 992 1360">For our marketing purposes—to offer our products and services to you</td> <td data-bbox="992 1297 1278 1360">Yes</td> <td data-bbox="1278 1297 1521 1360">No</td> </tr> <tr> <td data-bbox="94 1360 992 1423">For joint marketing with other financial companies</td> <td data-bbox="992 1360 1278 1423">Yes</td> <td data-bbox="1278 1360 1521 1423">No</td> </tr> <tr> <td data-bbox="94 1423 992 1528">For our affiliates' everyday business purposes—information about your transactions and experiences</td> <td data-bbox="992 1423 1278 1528">No</td> <td data-bbox="1278 1423 1521 1528">We don't share</td> </tr> <tr> <td data-bbox="94 1528 992 1623">For our affiliates' everyday business purposes—information about your creditworthiness</td> <td data-bbox="992 1528 1278 1623">No</td> <td data-bbox="1278 1528 1521 1623">We don't share</td> </tr> <tr> <td data-bbox="94 1623 992 1686">For our affiliates to market to you</td> <td data-bbox="992 1623 1278 1686">Yes</td> <td data-bbox="1278 1623 1521 1686">No</td> </tr> <tr> <td data-bbox="94 1686 992 1749">For non-affiliates to market to you</td> <td data-bbox="992 1686 1278 1749">No</td> <td data-bbox="1278 1686 1521 1749">We do not share</td> </tr> </tbody> </table>	Reasons we can share your personal information	Does Soo Co-op Credit Union 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 our affiliates to market to you	Yes	No	For non-affiliates to market to you	No	We do not share	5
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Questions?	Call us at 906-632-5300 or toll-free at 866-632-6819 or visit us online at www.soocoop.com .	6																							
More information about your privacy continued on next page.																									

Privacy Policy

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Who We Are 8

Who is providing this notice?	Soo Co-op Credit Union and our wholly owned subsidiary, SCCU Service, LLC dba SCCU Insurance Agency
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What We Do 9

How does Soo Co-op 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, secured files and buildings, procedural safeguards and safe record storage. We will continue to review and modify our security controls in the future to deal with changes in products, services and technology.
How does Soo Co-op Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none">• open an account• apply for a loan• use your credit or debit card• pay your bills• make deposits to or withdrawals from your accounts We also collect your personal information from others, including credit bureaus or other companies.
Why can't I limit all sharing?	Federal law only gives you the right to limit: <ul style="list-style-type: none">• sharing for affiliates' everyday business purposes—information about your creditworthiness• affiliates from using your information to market to you• sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions 10

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">• <i>Soo Co-op Credit Union is affiliated with SCCU Service, LLC.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">• <i>Soo Co-op Credit Union does not share with non-affiliates 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. <ul style="list-style-type: none">• <i>Investment companies</i>• <i>Insurance companies</i>• <i>Other financial service providers</i>