

FACTS

WHAT DOES *St. Jude Credit Union* DO WITH YOUR PERSONAL INFORMATION?

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| 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? | <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"> ■ Social Security Number and income ■ Account balances and transaction 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> |
| How? | All companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons <i>St. Jude Credit Union</i> chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does <i>St. Jude Credit Union</i> 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: (312) 544-8213 or e-mail: credit@claretians.org

Who we are

Who is providing this notice?

St. Jude Credit Union

What we do

How does St. Jude 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 maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees and committees for whom access is appropriate.

How does St. Jude Credit Union collect my personal information?

We collect your personal information, for example, when you:

- open an account or apply for a loan
- deposit money or pay your bills
- use your credit card or debit card

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.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- St. Jude Credit Union has no affiliates

Nonaffiliates

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

- St. Jude 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.

- Our joint marketing partners include financial service providers and insurance companies