



1187 Troy Schenectady Road
 Latham, NY 12110
 518-382-0605
 866-SUNMARK
 www.sunmarkfcu.org

Rev 4/2019

FACTS

WHAT DOES SUNMARK 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 numbers and name
- Account balances and payment history
- Creditworthiness and credit history

When you are *no longer* our 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 Sunmark chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Sunmark Federal Credit Union share?	Can you limit my sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, and 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	No	We Don't Share
For our affiliates' to market to you	Yes	Yes
For nonaffiliates' to market to you	No	We Don't Share

To limit our sharing

- Call **866-SUNMARK** our menu will prompt you through your choice(s)
- Mail the form below

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 continue to share your information as described in this notice.

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

Questions? Call 866-SUNMARK or go to www.sunmarkfcu.org

Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark: <input type="checkbox"/> Apply my choices only to me.	Mark any/all you want to limit: <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.	
	Name	Mail to: Sunmark Federal Credit Union 1187 Troy Schenectady Road Latham, NY 12110
	Address	
	City, St, Zip	
	Account No.	

Who we are

Who is providing this notice?	Sunmark Federal Credit Union
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What we do

How does Sunmark protect my personal information?	<p>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.</p> <p>Sunmark regularly tests and assesses its information security measures, systematically trains employees, and adopts upgrades and enhancements as necessary to protect your information.</p>
How does Sunmark 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 ■ Apply for a loan or pay your bills ■ 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 only</p> <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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include companies with a Sunmark name, financial companies such as SIS Insurance & Financial Services LLC and Prime Title Agency LLC; and non financial companies such as Horizon Service Organization LLC.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Sunmark does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Sunmark's joint marketing partners include insurance, investment, and other financial services companies.</i>