

<b>FACTS</b>	<b>WHAT DOES ST. PAUL FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION</b>
<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit score</li> </ul>
<b>How?</b>	All financial 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 St. Paul Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does St. Paul Federal Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes-</b> information about your transactions and experiences	No	We Don't Share
<b>For our affiliates' everyday business purposes-</b> information about your creditworthiness	No	We Don't Share
<b>For our affiliates to market to you</b>	No	We Don't Share
<b>For our non-affiliates to market to you</b>	No	We Don't Share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call 651-772-8744 or 800-782-5767 and a Member Service Representative will assist you in your opt-out preferences.</li> <li>• Visit us online at <a href="http://www.stpaulfcu.org">www.stpaulfcu.org</a> and click "contact us" to send a secure message to opt out.</li> </ul> <p><b>Please note:</b> If you are a <i>new</i> member, we can begin sharing your information the last day of the month from the date we sent this notice. When you are <i>no longer</i> a member, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
<b>Questions?</b>	Call 800-782-5767 or go to <a href="http://www.stpaulfcu.org">www.stpaulfcu.org</a> and click "contact us"

Who we are	
Who is providing this notice?	St. Paul Federal Credit Union
What we do	
How does St. Paul Federal 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.
How does St. Paul Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account or apply for financing</li> <li>• Pay your bills or deposit money</li> <li>• Use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus and 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"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for non-affiliates to market to you</li> </ul> <p>State law and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to the entirety of the account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. St. Paul Federal Credit Union has no affiliates.
Non-affiliates	Companies not related by common ownership or control. They can be financial or non-financial companies. St. Paul Federal Credit Union does not share with non-affiliates so they can market to you.
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners include categories of companies, such as:</p> <ul style="list-style-type: none"> <li>• Financial service providers</li> <li>• Insurance companies</li> </ul>