

WHAT DOES BROADVIEW FCU 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?	<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 account balances ■ Payment history and transaction or loss history ■ Credit history and credit scores
How?	All financial companies need to share member 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 Broadview FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Broadview FCU 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	Yes
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 do not share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We do not share

To limit our sharing	<ul style="list-style-type: none"> ■ Call toll free 800-727-3328—our menu will prompt you through your choice(s) <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, 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>
Questions?	Call toll free 800-727-3328



Who we are	
Who is providing this notice?	Broadview FCU
What we do	
How does Broadview FCU 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>Broadview FCU regularly assesses its information security measures and trains employees on the confidential nature of your personal information and the importance of maintaining that confidence.</p>
How does Broadview FCU 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 give us your contact information■ Apply for a loan or give us your income information■ Use your credit or debit card <p>We also collect personal information from others, such as credit bureaus, affiliates, 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">■ 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>
What happens when I limit sharing for an account I hold jointly with someone else?	Joint accountholders may each make their own election without affecting the other accountholders.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Our affiliates include non-financial companies such as:</p> <ul style="list-style-type: none">■ <i>Broadview Insurance Agency</i>■ <i>Old Heritage Realty Services, 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>Non-affiliates we share with can include data processing companies, credit reporting agencies, and government agencies.</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>Our joint marketing partners include categories of companies such as financial service providers and credit insurance agencies.</i>