FACTS

WHAT DOES SEMICONDUCTOR OF MAINE FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your information. Federal law gives members 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 products or services you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit score

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 Semiconductor of Maine Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Semiconductor of Maine 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 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 207-775-8371 or go to www.semifcu.org

Who we are

Who is providing this notice?	Semiconductor of Maine Federal Credit Union

What we do

How does Semiconductor of Maine 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. We restrict access to nonpublic personal information about you to persons who need to know that personal information to provide products or services to you.
How does Semiconductor of Maine Federal Credit Union collect my personal information?	We collect your personal information, for example, when you • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
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

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. *Maine Credit Union League, Selman & Co., CUNA, FHLB*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. *Synergent, CUSO Mortgage, Harland Clarke, Appraisers, Attorneys, Auditors, Government Agencies, Credit Reporting Agencies*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. *CUSO Mortgage and Harland Clarke*

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