

**FACTS****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?**

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 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 sharing.

<b>Reasons we can share your personal information</b>	<b>Does Broadview FCU share?</b>	<b>Can you limit this sharing?</b>
<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	No
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	Yes	No
<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>	Yes	Yes
<b>For our non-affiliates to market to you</b>	No	We don't share

**To limit our sharing**

Legacy SEFCU members: call toll free 800-727-3328 to speak with a credit union representative.

Legacy CAP COM members: call 800-634-2340 and press "3" to speak with a credit union representative.

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?**

Legacy SEFCU members: call toll free 800-727-3328.

Legacy CAP COM members: call toll free 800-634-2340.

<b>Who we are</b>	
Who is providing this notice?	Broadview FCU
<b>What we do</b>	
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"> <li>▪ Open an account or give us your contact information</li> <li>▪ Apply for a loan or give us your income information</li> <li>▪ use your credit or debit card</li> </ul> <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"> <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?	<p>Legacy SEFCU members: Joint accountholders may each make their own election without affecting the other accountholder.</p> <p>Legacy CAP COM members: Your choices will apply to everyone on your account.</p>
<b>Definitions</b>	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <p>Affiliates of Broadview FCU include:</p> <ul style="list-style-type: none"> <li>• <i>Homeowners Advantage</i></li> <li>• <i>SEFCU Mortgage Services</i></li> <li>• <i>CAP COM Financial Services, LLC</i></li> <li>• <i>SEFCU Insurance Agency</i></li> <li>• <i>Old Heritage Realty Services, LLC</i></li> </ul>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Non-affiliates we can share with include data processing companies, credit reporting agencies, and government agencies.</i></li> </ul>
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ <i>Our joint marketing partners include categories of companies such as financial service providers and credit insurance agencies.</i></li> </ul>