

## What does Stepping Stones CFCU do with your personal information?

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.

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 credit history
- Credit scores and employment information
- Income and payment history

When you are no longer our member, we continue to share your information as described in this notice.

All financial companies need to share members' personal information to run their everyday business.

In the table below we list the reasons financial companies can share their members' personal information, the reasons Stepping Stones CFCU chooses to share; and whether you can limit sharing.

Reasons we can share your personal information	Does Stepping Stones CFCU share?	Can you limit 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 to report to credit bureaus.	YES	NO
<b>For our marketing purposes</b> -- to offer our products and services to you.	YES	NO
<b>For our affiliates' everyday business purposes</b> -- information about your transactions and experiences.	NO	YES
<b>For our affiliates' everyday business purposes</b> -- information about your credit worthiness.	NO	YES
<b>For non affiliates yo market to you</b>	NO	YES

## What does Stepping Stones CFCU do to 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 Stepping Stones CFCU collect my personal information?

We collect your personal information, for example, when you

- Open an account or show government-issued ID.
- Apply for financing or provide account information.
- Show us your driver's license.

We also collect your personal information from others such as credit bureaus, affiliates, or other companies.

## Why can't I limit sharing?.

Federal law gives you the right to limit only

- Sharing for affiliate's everyday business purposes -- information about your credit worthiness.
- Affiliates from using your information to market to you.
- Sharing for non-affiliates to market to you. State law and individual companies may give you additional rights to limit sharing.

**Affiliates** are companies related by common ownership or control. They can be financial and non financial companies. Stepping Stones CFCU is affiliated with Delaware Community Reinvestment Action Council, Inc. (DCRAC).

**Non affiliates** are companies not related by common ownership or control. They can be financial or non financial companies. Stepping Stones CFCU does not share with our non-affiliates so they can market to you.

**Joint Marketing** is a formal agreement between non-affiliated financial companies that together market financial products or services to you. Stepping Stones CFCU does not jointly market.