

We recommend that you take the following precautions to guard against identity theft and other disclosure and unauthorized use of your account and personal information:

- Review your monthly account statements thoroughly and report any suspicious activity to us immediately.
- Report lost or stolen checks, credit, or debit cards immediately.
- Do not pre-print your driver's license or Social Security number on checks.
- Safeguard ATM, credit and debit cards. Memorize PINs (personal identification numbers) and refrain from writing PINs, Social Security numbers or credit card numbers where they could be found.
- Tear up or shred any pre-approved credit offers to which you do not respond.
- Review your credit report at least once a year. Make sure all information is up to date and accurate, and have information relating to fraudulent transactions deleted. For a free copy of your credit bureau report, contact **[www.annualcreditreport.com](http://www.annualcreditreport.com)** or call **877-322-8228**.
- If you think you have been a victim of identity theft or fraud, contact one of the three major credit bureaus to place a fraud alert on your account. You may also contact the Federal Trade Commission (FTC) to report any incidents of identity theft and to receive additional guidance on steps you can take to protect yourself. You may contact the FTC at **[www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)** or **877-438-4338**.

For more information about guarding your account and personal financial information from unauthorized use and possible identity theft, as well as the member privacy practices of SFCU, please call us toll free at **877-786-7828** (toll-free) or **352-381-5200** or visit our website at **[www.sunstatefcu.org](http://www.sunstatefcu.org)**.

F-379 PRIVACY 3-16-10, effective 4-1-10

# Privacy Notice

## Effective April 1, 2010



[www.SunStateFCU.org](http://www.SunStateFCU.org) | 877-SUNSTATE

## PRIVACY NOTICE

SunState Federal Credit Union (SFCU) is committed to making available financial products and services that will enable our members to meet their financial needs and reach their financial goals. Protecting personal information and using it in a manner consistent with our member's expectations are a high priority for everyone associated with SFCU.

We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal and state laws and regulations to safeguard your information.

This notice describes how we protect the privacy of your personal information. Throughout this notice, the word "information" refers to personal information about you that may not be publicly available.

We collect information about you and our former members from the following sources:

- Applications and other forms you submit to us;
- Your transactions and experiences with us, our affiliates, or others, such as services and products used;
- Representations made by you to us;
- Representations made by other people regarding an employment, credit or other relationship with you; and
- Consumer reporting agencies;
- Online data stored by an Internet browser or other technology that may help us track your website usage or provide you with customized or enhanced content.
- We may disclose all of the information that we collect, as described above.

We may disclose information about you and our former members to the following types of third parties:

- Financial service providers, such as those that provide mortgage, securities, credit card, investment, and insurance services;

- Non-financial companies such as demographic firms, publishers, retailers, airlines, direct marketers, wholesale buying clubs, and auto buying clubs; and
- Others such as nonprofit organizations.
- We may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of the information we provide. We do not permit these companies to sell to other third parties the information we provide to them. We may also disclose information about you under other circumstances, as permitted or required by law.

### Your Right to Opt-Out

If you prefer that we not disclose information about you to certain third parties, you may opt-out of those disclosures. This "opt-out" will not apply to disclosures that are permitted by law and will not apply to disclosures to certain companies that perform services on our behalf or to other financial institutions with whom we have joint marketing agreements.

**To opt-out, you may call 877-786-7828 (toll-free) or 352-381-5200 and ask to "Opt-Out."**

If two (2) or more individuals jointly obtain a credit union product or service, other than a loan, any joint consumer may opt-out separately. However, an opt-out direction by one joint consumer will apply to all joint consumers.

We will process your opt-out request promptly. However, in the interim you may continue to receive offers based on information previously provided. Once your opt-out request has been processed it will remain in effect until you request a change (as described above). Please note that after your request you may still receive information from other companies based on their own information.