

FACTS WHAT DOES BAY SHORE CREDIT UNION 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 ■ Overdraft History ■ Payment History ■ Transaction History ■ Credit History ■ Credit Card or Other Debt <p>Members of Bay Shore Credit Union will have the opportunity to review their information and make necessary changes to ensure that Credit Union records are complete and accurate.</p> <p>Access will be arranged during regular Credit Union office hours at a mutually agreed upon time.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Bay Shore Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bay Shore C.U. 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	Yes
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

To limit our sharing	<p>Call: 715-732-0065</p> <p>Please note:</p> <p>If you are a <i>new</i> member, we can begin sharing your information 10 days from the date we sent this notice. When you are <i>no longer</i> our member, 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: 715-732-0065

Page 2

Who we are

Who is providing this notice? Bay Shore Credit Union

What we do	
How does Bay Shore 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.
How does Bay Shore Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an account ■ Provide account information ■ Apply for a loan ■ Give us your contact information ■ Show us your driver's license
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?	Your choices will apply to everyone on the account you designate.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Bay Shore Credit Union has no affiliates.</i>

Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ <i>Bay Shore Credit Union has no affiliates.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ <i>CUNA Mutual Group</i>