



## FACTS WHAT DOES BAYPORT CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
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<b>What?</b>	<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"> <li>- Social Security number and account balances</li> <li>- checking account information and credit card or other debt</li> <li>- credit history and transaction history</li> </ul>
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<b>How?</b>	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 BayPort Credit Union chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does BayPort Credit Union share?	Can you limit this 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 joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	Yes	Yes
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call 757-928-8850 or toll-free 1-800-928-8801</li> <li>• Visit any BayPort Branch</li> </ul> <p><b>Please note:</b> The Credit Union 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.</p>
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<b>Questions?</b>	Call 757-928-8850 or toll-free 1-800-928-8801 or go to <a href="http://www.bayportcu.org">www.bayportcu.org</a>
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<b>What we do</b>	
<b>How does BayPort Credit Union protect my personal information?</b>	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 those employees who have a specific business purpose in utilizing your data. Employee training emphasizes maintaining confidentiality and member privacy.
<b>How does BayPort Credit Union collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>- open an account or apply for a loan</li> <li>- use your credit or debit card or file an insurance claim</li> <li>- give us your employment information</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>How does BayPort Credit Union collect and utilize data with mobile banking applications for marketing purposes?</b>	Our marketing tools collect the following information when using our mobile banking application in order to provide appropriate marketing campaign information: <ul style="list-style-type: none"> <li>- Location data is collected to provide location-based messages and interactions.</li> <li>- A random User ID is generated upon initial app access and used later during each marketing tool interaction. The User ID is used for identifying the user and for sending campaign information. This User ID is unique for each device and changes every time the application is re-installed.</li> <li>- Product Interaction is a marketing tool used to track user application entry, exit and pages viewed within the application.</li> <li>- Our marketing tools will collect your first name for product personalization purposes.</li> </ul>
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <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 nonaffiliates to market to you</li> </ul> State law and individual companies may give you additional rights to limit sharing.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. - <i>BayPort Credit Union does share with our affiliates</i>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - <i>Nonaffiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, mailhouse, mortgage service companies, consumer reporting agencies, data processors, and check/share draft printers</i>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - <i>Our joint marketing partners include CUNA Mutual Group's truSTAGE</i>