



## Privacy Disclosure Notice

FACTS	WHAT DOES JERSEY SHORE FEDERAL 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?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul>	
How?	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 Jersey Shore Federal Credit Union chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information:	Does Jersey Shore Federal 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 report to Credit Bureaus	<b>Yes</b>	<b>No</b>
<b>For Our Marketing Purposes</b> – to make members aware of our latest promotions and offer you new products and services to better meet your financial needs	<b>Yes</b>	<b>Yes</b>
<b>For Joint Marketing with Other Financial Companies</b>	<b>Yes</b>	<b>Yes</b>
<b>For Our Affiliates' Everyday Business Purposes</b> – information about your transactions and experiences	<b>Yes</b>	<b>No</b>
<b>For Our Affiliates' Everyday Business Purposes</b> – information about your creditworthiness	<b>Yes</b>	<b>Yes</b>
For Our Affiliates to Market to You	<b>Yes</b>	<b>Yes</b>
For Non-Affiliates to Market to You	<b>No</b>	<b>We do not share</b>
To Limit Our Sharing	<ul style="list-style-type: none"> <li>• Call 888-322-2848, or</li> <li>• Visit us online: <a href="http://www.jerseyshorefcu.org">www.jerseyshorefcu.org</a></li> </ul> <p><b>Please note:</b> If you are a <i>new</i> member, we can begin sharing your information 30 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. However, you can contact us at any time to limit our sharing.</p>	
Questions?	Call 888-322-2848 or visit <a href="http://www.jerseyshorefcu.org">www.jerseyshorefcu.org</a>	

## Who We Are

**Who is Providing This Notice?**

Jersey Shore Federal Credit Union

## What We Do

**How Does Jersey Shore Federal 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 Jersey Shore Federal Credit Union Collect My Personal Information?**

We collect your personal information, for example, when you:

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your debit card

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

**Why Can't I Limit All Sharing?**

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes (information about your creditworthiness)
- Affiliates from using your information to market to you
- Sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

**What Happens When I Limit Sharing for an Account I Hold Jointly With Someone Else?**

Your choices will apply to everyone on your account.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and non-financial companies.

- Our affiliates include financial companies such as our corporate credit union and mortgage service provider.

**Non-Affiliates**

Companies not related by common ownership or control. They can be financial and non-financial companies.

- Jersey Shore Federal Credit Union does not share with non-affiliated companies.

**Joint Marketing**

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- Jersey Shore Federal Credit Union shares information with non-affiliated or non-financial companies for joint marketing purposes (for example, insurance companies and others).

## Other Important Information

When non-public information is collected through our website, e-services or any other form, we will use strong security procedures to keep this information confidential. We will not knowingly market or solicit data from children. Protecting children's identities and privacy online is important and is the responsibility of both the online industry and the parents. We comply with the Children's Online Privacy Protection Act (COPPA). We may use a software "cookie" when accessing our online products. The "cookie" contains no secure information; it is used for tracking and bookmarking purposes only.

For precautions that you may take to protect your personal information and account, please see <http://onguardonline.gov/>, review your monthly account statements thoroughly and report any suspicious activity to us immediately. Do not respond to emails requesting account numbers, passwords or PINs. Call the institution to verify the legitimacy of the email. Memorize PINs and refrain from writing PINs, Social Security numbers and debit or credit card numbers where they could be found. Shred documents containing any sensitive information before discarding, e.g. bank statements. Confirm that an Internet site is secure by checking that the URL (web address) begins with "https." Review your credit report at least once every year to make sure all information is up to date. For a free copy of your credit report, contact [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. If you think you have been a victim of identity theft or fraud, you may contact local law enforcement and the Federal Trade Commission (FTC) to report any incidents and to receive additional guidance on steps you can take to protect yourself. Contact the FTC at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or 1-877-438-4338.