

Our Privacy Notice



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www.soocoop.com

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| FACTS | WHAT DOES SOO COOP CREDIT UNION DO WITH YOUR PERSONAL INFORMATION? |
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| 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 accounts, products or services you have with us. This information can include:</p> <ul style="list-style-type: none"> • Name, address, Social Security Number, and income • Account balances and payment history • Credit history and credit scores <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p> |
| 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 Soo Co-op Credit Union chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Soo Co-op Credit Union share? | Can you limit this sharing? |
|--|------------------------------------|-----------------------------|
| For our everyday business purposes —such as to process your transactions, maintain the account(s) you have with us, 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 | No |
| For joint marketing with other financial companies | Yes | No |
| For our affiliates' everyday business purposes —information about your transactions and experiences | No | We do not share |
| For our affiliates' everyday business purposes —information about your creditworthiness | No | We do not share |
| For our affiliates to market to you | Yes | No |
| For non-affiliates to market to you | No | We do not share |

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| Questions? | Call us at 906-632-5300 or toll-free at 866-632-6819 or visit us online at www.soocoop.com . |
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More information about your privacy continued on next page.

| Who We Are | |
|-------------------------------|--|
| Who is providing this notice? | Soo Co-op Credit Union and our wholly owned subsidiary, SCCU Service, LLC dba SCCU Insurance Agency. |

| What We Do | |
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| How does Soo Co-op 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, secured files and buildings, procedural safeguards and safe record storage. We will continue to review and modify our security controls in the future to deal with changes in products, services and technology. |
| How does Soo Co-op Credit Union collect my personal information? | We collect your personal information, for example, when you <ul style="list-style-type: none"> • start an account • apply for a loan • use your credit or debit card • pay your bills • make deposits to or withdrawals from the accounts you have with us We also collect your personal information from others, including credit bureaus or other companies. |
| Why can't I limit all sharing? | Federal law only gives you the right to limit: <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 non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. |

| Definitions | |
|------------------------|---|
| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Soo Co-op Credit Union is affiliated with SCCU Service, LLC.</i> |
| Non-affiliates | <ul style="list-style-type: none"> • Companies not related by common ownership or control. • They can be financial and nonfinancial companies. • <i>Soo Co-op Credit Union does not share with non-affiliates so that they can market to you.</i> |
| Joint marketing | A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our marketing partners include: <ul style="list-style-type: none"> • <i>Investment companies</i> • <i>Insurance companies</i> • <i>Other financial service providers</i> |

| Other Important Information | |
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| Certain features of your online banking application, including BillPay (with Contacts Import enabled), Zelle and other 3rd party web apps that allow importing of your contact information, need to access your device's contacts in order to complete transactions efficiently. | |