We are required by law to provide you with this notice in order to inform you how we collect, use, and safeguard your personal financial information. SJP is committed to protecting your personal information.





341 Englewood Avenue Buffalo, NY 14223 (716) 833-9670



Privacy Notice

SJP Federal Credit Union is committed to offering financial products and services to help you meet your financial goals and needs. Protecting your personal information is a high priority for everyone associated with the credit union.

We are providing this information in order to inform and explain how we collect, use and safeguard your personal financial information.

If you have any questions about this information, please call us at (716) 833-7670

Information We Collect About You:

We collect nonpublic information about you from the following sources:

- *Applications and other forms we receive from you
- *Transactions you perform with us, or affiliates
- *Credit reporting agencies
- *Information you provide on our website

Information We Share About You:

We disclose information about you only as permitted or required by law. Typically this is only information necessary and authorized by you to process transactions on your behalf. We do not sell, lease, or otherwise distribute member information to telemarketing companies.

In some cases we enter into agreements with third parties to provide products and services to you on our behalf. To protect your privacy we only enter into those agreements with companies that agree in writing to maintain the same strong privacy protection practiced by SJP Buffalo FCU. We restrict theses companies to using your information only for the reason we have given it to them and for no other purpose.



Contact Information

If at any time you have concerns about how we collect, use, and safeguard your personal information, or have any questions about this privacy notice disclosure, please contact us immediately.

> (716) 833-9670 phone (716) 832-1687 fax

Online: www.sjpfcu.org

Supervisory Committee: PO Box 332 Kenmore, NY 14223



How We Protect Your Personal Financial Information:

We restrict access to nonpublic personal information about you only to those employees who have a specific business purpose for accessing and utilizing this information.

Our employees are all instructed in the importance of maintaining confidentially in all of our members' privacy.

Furthermore, we maintain physical, electronic, and procedural safeguards that comply with Federal Regulations, to protect against unauthorized access and use of that information.