

SCIENCE PARK FEDERAL CREDIT UNION PRIVACY NOTICE

FACTS: WHAT DOES SCIENCE PARK 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.

WHAT? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and checking account information
- Credit history and employment information
- Income and payment history

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 Science Park chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Science Park Federal Credit Union 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 to 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 don't share
For our affiliates everyday business purposes – information about your credit worthiness	No	We don't share
For our affiliates to market with you	No	We don't share
For nonaffiliated to market to you	No	We don't share

QUESTIONS? Call (203) 786-5885 or go to scienceparkfcu.org

How does Science Park 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 Science Park Federal Credit Union collect my personal information?	We collect your personal information, for example, when you --- open an account or apply for a loan --- show your government issued ID or give us employment information --- apply for financing 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 credit worthiness --- affiliates from using your information to market to you --- sharing for nonaffiliates to market to you State law 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. Science Park Federal Credit Union has no affiliates.

Nonaffiliates: Companies not related by common ownership or control. They can be financial and nonfinancial companies. Nonaffiliates we share with can include insurance companies, government agencies, plastic card processors (ATM/Debit), mail house, mortgage service companies, consumer reporting agencies, data processors, and check/share draft printers

Joint marketing: A formal agreement between nonaffiliated financial companies that together market financial products to you. Our joint marketing partners include CUNA Mutual Group's MEMBER CONNECT, loan recapture programs, and Group Accidental Death & Dismemberment Insurance

SCIENCE PARK FEDERAL CREDIT UNION FEE SCHEDULE

EFFECTIVE JULY 2011

SHARE Share account or any sub account

Minimum Balance	\$	10.00	per month if under \$50.00
Check payee other than member	\$	1.00	per check
Deposited check returned to credit union for NSF	\$	15.00	
Photo Copy of Check	\$	10.00	

SHARE DRAFT No monthly fee - 1st 50 checks free

Overdraft Protection	\$	10.00	
Non-Sufficient Funds (no funds available)	\$	25.00	
Deposited check returned to credit union for NSF	\$	15.00	
Photo Copy of Check	\$	10.00	
Stop Payment	\$	15.00	
Early closing of Share Draft/Debit Card	\$	25.00	if closed within the first year

ATM Member of the SUM Network of ATM Machines

Overdraft Protection	\$	10.00	
Non-Sufficient Funds (no funds available)	\$	25.00	
ATM fee	\$	1.00	after 4 free per month
Replacement of Card (includes debit card)	\$	25.00	

ACH

Overdraft Protection	\$	10.00	
Non-Sufficient funds (no funds available)	\$	25.00	

MISCELLANEOUS

IRA Direct Custodian Transfer Process Fee	\$	50.00	per occurrence
Research Fee	\$	25.00	per hour minimum one hour
Legal Process	\$	50.00	per occurrence
Early withdrawal of club (includes holiday, vacation club)	\$	10.00	per withdrawal
Incoming Wire	\$	10.00	per wire
Outgoing Wire	\$	15.00	per wire
Escheat Fee	\$	25.00	
Reconciliation Fee (interim statements)	\$	1.00	per page
Stop payment of Credit Union check	\$	20.00	per check
Dormant fee (1 year no activity)	\$	5.00	per month under \$500.00