



# PRIVACY POLICY

Rev. 09/2014

## FACTS

### WHAT DOES BRIDGE CREDIT UNION, INC. 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:

- Social Security number and income
- Account balances and transaction or loss history
- Payment history and credit history

#### 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 Bridge Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does Bridge 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	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	N/A	N/A
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	N/A	N/A
<b>For nonaffiliates to market to you</b>	NO	N/A

#### Questions?

Call 800-434-7300 or 614-466-4988

**Who we are**

Who is providing this notice?

Bridge Credit Union, INC.

**What we do**

How does Bridge 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.

Access to your personal information is restricted to those employees who have a specific business purpose for using it.

How does Bridge Union collect my personal information?

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

- open an account or apply for a loan
- pay your bills or use your credit or debit card
- make deposits or withdrawals from your account

Why can't I limit 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 nonaffiliates 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?

When you limit sharing, this applies only to **your** non-public personal information. Any joint owners must notify us separately to limit sharing.

**Definitions**

Affiliates

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

- *Bridge Credit Union has no affiliates*

Nonaffiliates

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

- *Bridge Credit Union has no agreements with nonaffiliates to provide information so that nonaffiliates may market to you.*

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *CUNA Mutual AKA TruStage*

**Other important information**

Please contact us at any time regarding the sharing of your information. Our mailing address is: 1980 W. Broad Street, Mail Stop # 0000, Columbus, Ohio 43223. Our website is: [www.bridgecu.org](http://www.bridgecu.org)