

Privacy Notice



**Union Pacific Streamliner
Federal Credit Union**
1400 Douglas Street, Stop 0040,
Omaha, NE 68179
Ph 402-544-2500 • Fax 402-341-8072
TF: 800-370-2260 • www.upcu.org

**Revised
February
2018**

FACTS	WHAT DOES UNION PACIFIC STREAMLINER FEDERAL CREDIT UNION (UPSFCU) DO WITH YOUR PERSONAL INFORMATION?	1																					
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.	2																					
What?	The types of personal information we collect and share depend on the accounts or services you have with us. This information can include: <ul style="list-style-type: none"> • Social Security Number and income • Account balance and payment history • Credit history and credit scores When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.	3																					
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 UPSFCU chooses to share; and whether you can limit this sharing.	4																					
	<table border="1"> <thead> <tr> <th>Reasons we can share your personal information</th> <th>Does UPSFCU share?</th> <th>Can you limit this sharing?</th> </tr> </thead> <tbody> <tr> <td>For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus</td> <td>Yes</td> <td>No</td> </tr> <tr> <td>For our marketing purposes—to offer our products and services to you</td> <td>Yes</td> <td>No</td> </tr> <tr> <td>For joint marketing with other financial companies</td> <td>No</td> <td>We do not share</td> </tr> <tr> <td>For our affiliates' everyday business purposes—information about your transactions and experiences</td> <td>Yes</td> <td>No</td> </tr> <tr> <td>For our affiliates' everyday business purposes—information about your creditworthiness</td> <td>No</td> <td>We do not share</td> </tr> <tr> <td>For non-affiliates to market to you</td> <td>No</td> <td>We do not share</td> </tr> </tbody> </table>	Reasons we can share your personal information	Does UPSFCU 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 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	No	We do not share	For our affiliates' everyday business purposes —information about your transactions and experiences	Yes	No	For our affiliates' everyday business purposes —information about your creditworthiness	No	We do not share	For non-affiliates to market to you	No	We do not share	5
Reasons we can share your personal information	Does UPSFCU 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 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	No	We do not share																					
For our affiliates' everyday business purposes —information about your transactions and experiences	Yes	No																					
For our affiliates' everyday business purposes —information about your creditworthiness	No	We do not share																					
For non-affiliates to market to you	No	We do not share																					
Questions?	Call us at 402-544-2500 or toll-free at 800-370-2260, or visit us online at www.upcu.org .	6																					
	More information about your privacy continued on next page.	7																					

Privacy Notice

Continued from Page 1



**Union Pacific Streamliner
Federal Credit Union**
1400 Douglas Street, Stop 0040,
Omaha, NE 68179
Ph 402-544-2500 • Fax 402-341-8072
TF: 800-370-2260 • www.upcu.org

Who We Are		8
Who is providing this notice?	Union Pacific Streamliner Federal Credit Union.	
What We Do		9
How does UPSFCU 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 UPSFCU collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or deposit money • pay your bills or apply for a loan • use your credit or debit card <p>We also collect your personal information from others, including credit bureaus or other companies.</p>	
Why can't I limit all sharing?	<p>Federal law only gives you the right to limit:</p> <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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>	
Definitions		10
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Union Pacific Streamliner Federal Credit Union has no affiliates.</i> 	
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Union Pacific Streamliner Federal Credit Union does not share with non-affiliates so they can market to you.</i> 	
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our marketing partners include:</p> <ul style="list-style-type: none"> • <i>Investment companies</i> • <i>Insurance companies</i> • <i>Other financial service providers</i> 	