

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

We, our, and us, when used in this notice, mean Sherwin Williams Credit Union.

This is our privacy notice for our members. When we use the words “you” and “your” we mean the following types of members:

- Our consumer members who have a continuing relationship by purchasing or holding financial products or services such as a(n):
- Share account
- Loan account
- Credit card account
- Self-directed Individual Retirement Account

We will tell you the sources of the information we collect about you. We will tell you what measures we take to secure that information.

We first define some terms.

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term “information” to mean nonpublic personal information as defined in this section.

An affiliate is a company we own or control.

A nonaffiliated third party is a person we do not employ or a company that is not an affiliate of ours. This is also known as nonaffiliated third party, or simply, an “other party.”

THE INFORMATION WE COLLECT

We collect information about you from the following sources:

- Information you give us on applications or other forms.
- Information about your transactions with us.
- Information about your transactions with other parties.
- Information from a consumer reporting agency.

THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR INFORMATION

We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and

procedural safeguards to protect this information.

YOUR INFORMATION AND OTHER PARTIES

We will not disclose any information about you to anyone except as disclosed in this policy or as permitted by law.

INFORMATION ABOUT FORMER MEMBERS

We do not disclose information about former members, except as permitted by law.

AUTHORIZED SHARING - JOINT MARKETING

We may disclose the following information to other financial institutions with whom we have joint marketing agreements.

- Information you give us on an application or other forms, such as:
 - Name
 - Address

We disclose the information listed above with other financial institutions with whom we have joint marketing agreements. You do not have a right to opt out of the disclosure of this information.

STATE LIMITATIONS

AL, AK, ID, and VT - We will not share this information about members who reside in Alabama, Alaska, Idaho or Vermont.

MA, MS, NJ - We will not share any information derived from share relationships with us about members who reside in Massachusetts, Mississippi or New Jersey.

YOU MAY OPT OUT

If you prefer that we do not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). Non-member joint account holders, co-borrowers and guarantors may exercise this right to opt out. For joint account holders, we will treat an opt-out request as applying to everyone listed on the account unless you direct us otherwise. If you wish to opt out of our disclosures to non-financial companies such as retailers, direct marketers and publishers, or others such as non-profit organizations, you may call our toll free number, or mail your request to us.