



2025 Privacy Notice

FACTS		WHAT DOES THE CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial Institutions 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 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: <ul style="list-style-type: none"> ■ Social Security number and Income ■ Account Balances and Payment History ■ Credit History and Credit Scores When you are <i>no longer</i> our MEMBER, we continue to share your information as described in this notice.	How does Seaport FCU 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. We maintain physical, electronic, and procedural safeguards to protect your nonpublic personal information.
How?	All financial institutions need to share members personal information to run their everyday business. In the section below, we list the reasons financial institutions can share their members' personal information; the reasons Seaport Federal Credit Union chooses to share; and whether you can limit this sharing.	How does Seaport FCU collect my personal information?	We collect your personal information, for example, when you <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 We also collect your personal information from other, such as credit bureaus, affiliates, or other companies.
		Why can't I limit all sharing?	Federal law gives you the right to limit only <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 State laws and individual companies may give you additional rights to limit sharing.
Reasons we can share your personal information	Does Seaport FCU 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	Yes	
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 our affiliates to market to you	No	We do not share	
For non-affiliates to market to you	No	We do not share	
Questions?	Call (908)-967-5772 ext. 0 or you can visit our website at www.seaportfcu.org		
Who we are	Seaport Federal Credit Union		
Who is providing this notice?	Seaport Federal Credit Union		
		Definitions	
		Affiliates	Companies related by common ownership or control. They can be financial or nonfinancial companies. <ul style="list-style-type: none"> • Our affiliates include nonfinancial companies, such as Cuna Mutual Group
		Non-affiliates	Companies not related by common ownership or control. They can be financial or nonfinancial companies. <ul style="list-style-type: none"> • Seaport FCU does Not share with nonaffiliates so they can market to you.
		Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Seaport FCU does NOT jointly market.
		Other important information	You can email our Compliance Department with any questions or concerns at mmccann@seaportfcu.org

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