

<b>Facts</b>	What does <b>Beginnings Credit Union</b> do with your personal information?	
<b>Why?</b>	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.	
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. The information can include: <ul style="list-style-type: none"> <li>▪ Social Security number <i>and</i> credit history</li> <li>▪ checking account information <i>and</i> transaction or loss history</li> <li>▪ credit card or other debt <i>and</i> payment history</li> </ul>	
<b>How?</b>	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies share their members' personal information; the reasons Beginnings Credit Union chooses to share; and whether you can limit this sharing.	
<b>Reasons we can share your personal information</b>	<b>Does Beginnings Credit Union share?</b>	<b>Can you limit this sharing?</b>
<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	No	We do not share
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	No	We do not share
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes
<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>▪ Call 607-257-3282 ext. 1222 or 800-428-8340</li> <li>▪ Visit us online: <a href="http://www.beginnings.com/other/privacydisclosure">www.beginnings.com/other/privacydisclosure</a> or email <a href="mailto:compliance@beginnings.com">compliance@beginnings.com</a> or</li> <li>▪ Mail the form below to Beginnings Credit Union Attn: Member Solutions 1030 Craft Rd Ithaca, NY 14850</li> </ul> <p><b>Please note:</b> If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we provided in person or mailed this notice. When you are <i>no longer</i> our member, we will <u>no longer share information we have collected about you except to respond to court orders.</u></p>	
<b>Questions?</b>	Call 607-257-8500 or 800-428-8340	

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<b>Mail-in Form</b>	
If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below <input type="checkbox"/> Apply my choices only to me	Mark if you want to limit: <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me. <div> <div>Name</div> <div>Address</div> <div></div> <div>City, State, Zip</div> </div>
Mail to:	Beginnings Credit Union Attn: Member Solutions 1030 Craft Rd Ithaca, NY 14850

**Who we are**

Who is providing this notice?	Beginnings Credit Union
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**What we do**

How does Beginnings Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state law. These measures include computer safeguards and secured files and buildings.
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How does Beginnings Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ Open an account <i>or</i> Apply for a loan</li> <li>▪ Pay your bills <i>or</i> Use your credit or debit card</li> <li>▪ Make deposits or withdrawals from your account <i>or</i> enter into an investment advisory contract</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
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Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▪ Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>▪ Affiliates from using your information to market to you</li> <li>▪ Sharing for nonaffiliates to market to you</li> </ul>
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What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account – unless you tell us otherwise.
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**Definitions**

Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Our affiliates include non-financial companies, such as insurance companies.</i></li> </ul>
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Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Nonaffiliates we share with can include insurance companies.</i></li> </ul>
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Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ <i>Our joint marketing partners include gift card service providers.</i></li> </ul>
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