

**FACTS****WHAT DOES CREDIT UNION INVESTMENT SERVICES ("CUIS") 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 investment experience
- income and retirement assets
- risk tolerance and account transactions

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Credit Union Investment Services chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CUIS 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	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions?**

Call 800-451-5467 or go to [www.ncsecu.org/Investments](http://www.ncsecu.org/Investments)

## Who we are

**Who is providing this notice?**

Credit Union Investment Services, SECU Brokerage Services

## What we do

**How does CUIS 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.

**How does CUIS collect my personal information?**

We collect your personal information, for example, when you

- Buy securities from us or seek advice about your investments
- provide account information or direct us to sell your securities
- enter into an advisory contract

We may also collect your personal information from others, such as affiliates of other companies.

**Why can't I limit all 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.

## Definitions

**Affiliates**

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

- *State Employees' Credit Union, SECU Brokerage Services, SECU Life Insurance Co., SECU\*RE*

**Nonaffiliates**

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

- *CUIS 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.

- *Our joint marketing partners include insurance and financial services companies.*