

FACTS

WHAT DOES THE SENECA NATION OF INDIANS ECONOMIC DEVELOPMENT COMPANY (SNIEDC) 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and income ■ Account balances and payment history ■ Credit history and credit score <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 why SNIEDC chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does SNIEDC 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	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?

Call (716)945-7148 or email sniedc@yahoo.com

Who we are

Who is providing this notice?

The Seneca Nation of Indians Economic Development Company (SNIEDC)

What we do

How does SNIEDC 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 SNIEDC collect my personal information?

We collect your personal information, for example, when you:

- Apply for a loan
- Make payments on a loan

We also collect your personal information from others, such as credit bureaus and affiliates.

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 non-affiliates 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.

- *Example: The Seneca Nation of Indians Tribal Government, however, SNIEDC does NOT share your personal information with our affiliates.*

Non-affiliates

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

- *SNIEDC does NOT share your personal information with any of our non-affiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *SNIEDC does NOT joint market with any non-affiliated financial companies.*

Other important information

The Seneca Nation of Indians Economic Development Company (SNIEDC) maintains strict privacy guidelines that prohibit the sharing of any personally identifiable information about our borrowers, including name, business name, address, business address, payment history, creditworthiness, and social security number, unless the use of that information is essential to normal business conduct and the maintenance of our loan portfolio.

Borrowers who have signed a media release form have consented to the use of their business name and contact information in SNIEDC's advertisements. No other personal information is used.