

FACTS

WHAT DOES SOUTH CENTRAL INDIANA REMC 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 service or services we provide to you. This information can include:</p> <ul style="list-style-type: none"> • information you provide us directly on your application such as social security number, income, and assets • information from your transactions with us, account balances and payment history • information on your credit history and credit scores <p>When you close your account, we continue to share information about you according to our policies.</p>
How?	All financial companies need to share customers' personal information to run their everyday business – to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons SCI REMC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	SCI REMC	Can you limit this sharing?
For our everyday business purposes -- to process your transactions, maintain your account, and report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes – information about your transactions and experience	No	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	Yes
For our affiliates to market to you	No	Yes
For nonaffiliates to market to you	No	Yes

Contact Us	Call 1-800-264-7362 or go to www.sciremc.com/privacy
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Sharing practices	
How often does SCI REMC notify me about their practices?	We must notify you about our sharing practices when you open an account and each year while you are a customer
How does SCI REMC 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 SCI REMC collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ apply for financing ▪ open an account ▪ pay your bills ▪ use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit sharing only for</p> <ul style="list-style-type: none"> ▪ affiliates' everyday business purposes—information about your creditworthiness ▪ affiliates to market to you ▪ nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. SCI REMC will not share your information with affiliates or nonaffiliates.</p>
Definitions	
Everyday business purposes	<p>The actions necessary by financial companies to run their business and manage customer accounts, such as</p> <ul style="list-style-type: none"> ▪ processing transactions, mailing, and auditing services ▪ providing information to credit bureaus ▪ responding to court orders and legal investigations
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ SCI REMC does not share information with affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ SCI REMC does not share information with nonaffiliates.
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"> ▪ SCI REMC does not engage in joint marketing with your information.

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