



IF YOU LIVE, WORK, WORSHIP, OR ATTEND SCHOOL WITHIN HALL COUNTY, GA YOU ARE ELIGIBLE TO JOIN!



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Privacy Policy

FACTS	WHAT DOES LANIER FEDERAL CREDIT UNION 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 BALANCE and PAYMENT HISTORY CREDIT HISTORY and CREDIT SCORES <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
How	All financial companies need to share customers MEMBERS personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers MEMBERS personal information; the reasons LANIER FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Lanier Federal Credit Union 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	NO
For joint marketing with other financial companies	NO	WE DON'T SHARE
For our affiliates' everyday business purposes — information about your transactions and experiences	YES	YES
For our affiliates; everyday business purposes — information about your creditworthiness	NO	WE DON'T SHARE
For nonaffiliates to market to you	YES	NO
QUESTIONS	Call 770-503-1765 or go to WWW.LANIERFCU.ORG	

WHO WE ARE	
Who is providing this notice?	LANIER FEDERAL CREDIT UNION
WHAT DO WE DO	
How does LANIER FCU protect 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 LANIER FCU collect my personal information?	<p>We collect your personal information, for Example, when you</p> <ul style="list-style-type: none"> OPEN AN ACCOUNT or APPLY FOR A LOAN PAY YOUR BILLS or USE CREDIT OR DEBIT CARD MAKE DEPOSITS TO OR WITHDRAWALS FROM YOUR ACCOUNT <p>WE ALSO COLLECT YOUR PERSONAL INFORMATION FROM OTHER CREDIT BUREAUS OR OTHER COMPANIES</p>
	Federal law gives you the right to limit only

Why can't I limit all sharing?	<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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> • <i>NON AFFILIATES WE SHARE WITH WOULD BE INSURANCE COMPANIES WHO CAN OFFER COMPETITIVE PRODUCTS TO OUR MEMBERS</i>
Joint Marketing	<p>A formal agreement between non affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>OUR JOINT MARKETING PARTNERS INCLUDE SOME INSURANCE COMPANIES</i>

Other Important Information

THE CONFIDENTIALITY, SECURITY AND INTEGRITY OF YOUR INFORMATION IS VERY IMPORTANT TO US. WE MAINTAIN PHYSICAL AND ELECTRONIC PROCEDURAL SAFEGUARDS TO PROTECT THIS INFORMATION. WE DO NOT DISCLOSE INFORMATION ABOUT OUR MEMBERS, EXCEPT AS PERMITTED BY LAW.

