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**Mortgage Application
Now Available
Online!**

Now through December 31st!



Privacy Policy

WHAT DOES MARSHLAND 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?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Name, address, social security number and income. • Account balances, payment history, parties to transactions, and credit card usage. • Credit history and credit scores, current and past employers, or from other institutions where you conduct financial transactions.
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Marshland Credit Union chooses to share; and, whether you can limit this sharing.

Reasons we can share your personal information	Does Marshland 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	YES
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes - information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes - information about your creditworthiness	YES	YES
For our affiliates to market you	YES	YES
For non-affiliates to market to you	YES	YES
To limit our sharing	<ul style="list-style-type: none"> • Call (912) 279-2000 - our menu will prompt you through your choice(s). our sharing • Visit us online at www.Marshlandfcu.coop • Mail this form <p>Please note: If you are a new member, we can begin sharing your information thirty (30) days from the date we sent this notice. When you are no longer a member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>	

Questions? Call (912) 279-2000 or go to www.marshlandfcu.com

Who we are

Who is providing this notice?

Marshland Credit Union

What we do

How does Marshland Credit Union 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 Marshland Credit Union collect my personal information?

We collect your personal information for example, when you:

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit card or debit card

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

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

Definitions

Affiliates

Companies related by common Marshland Credit Union ownership or control. They can be financial and nonfinancial companies.
Our affiliates include financial companies such as CSI, and CU24.

Non-affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates we share with can include credit bureaus, mortgage companies, insurance companies, brokerage firms, and non-profit organizations.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
Our joint marketing partners include credit card companies, insurance companies, and brokerage companies.

