

## Privacy Policy

### Facts

What does **Memorial Health 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:

- **Social Security Number** and **credit scores**
- **account balances** and **payment history**
- **credit History** and **transaction or loss history**

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

### How?

All financial companies need to share **member's** 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 **MEMORIAL HEALTH CREDIT UNION** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Memorial Health Credit Union share?	Can you limit 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>	No	No
<b>For our affiliates' everyday business purposes -</b> information about transactions and experiences	No	No
<b>For our affiliates' everyday business purposes -</b> information about your credit worthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	No

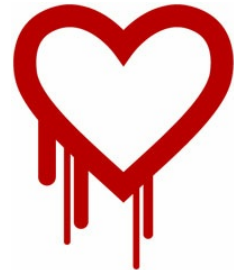
## To limit our sharing

Call **912-354-8100** or

Visit us online: [www.memorialhealthcu.org](http://www.memorialhealthcu.org)

**Please Note:** If you are a *new* customer, we begin sharing your information **10** days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

## SECURITY NOTICE!



**Members**  
Click For More Information

## Financial Calculators

## YES! We Do Mortgages

However, you can contact us at any time to limit our sharing.

## Questions?

Call **912-354-8100** or go to **www.memorialhealthcu.org**

## Who we are

**Who is providing this notice? Memorial Health Credit Union**

## What we do

**How does Memorial Health 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 Memorial Health Credit Union collect my personal information?**

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

- apply for a loan or open an account
- authorize a credit or debit to post to your account or order checks
- give us contact or employment information or pay a bill
- file an insurance claim

**We also collect your information from others, such as credit bureaus, affiliates or 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 credit worthiness
- 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.

**What happens when I limit sharing for an account I hold jointly with someone else?**

**Your choices will apply to everyone on your account**

## Definitions

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

- **Our affiliates include financial companies, such as check ordering, check clearing, data processing, credit cards, debit cards and ATM network companies**

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

- **Nonaffiliates we share with can include business services, insurance, investment, and mortgage companies**

**Joint Marketing:** A formal agreement between nonaffiliated financial companies that together market financial products or service to you.

- **Our joint marketing partners include check ordering, credit card, debit card, insurance, and investments services**

## Other important information

**Memorial Health Credit Union** is committed to protecting the privacy of its members.

Members can help by doing the following: Protect your account numbers and passwords. Use caution when disclosing your account numbers. If someone calls you on behalf of the credit union and asks for account information, you should be wary. Official credit union staff will have access to your information and will not ask for it. Keep your information current. If your address or phone number changes, please let us know. It is important that we have current information on how to contact you in the event of potentially fraudulent or unauthorized activity.

NCUA - Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency. Equal Housing Lender - We do business in accordance with the Fair Housing Law and Equal Credit Opportunity Act.

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