



Privacy Policy

Terms of Use

Important Information

Privacy Policy

Privacy notice for Smart Financial Credit Union and Smart Financial Resources

| FACTS | WHAT DOES SMART FINANCIAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION? |
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| 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"> ✔ Social Security Number and Billable Account Number ✔ Name and Address ✔ Date of Birth |
| 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 Smart Financial Credit Union chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Smart Financial CU share? | Can you limit this sharing? |
|---|--------------------------------|-----------------------------|
| For our everyday business purposes - such as to process your transaction, 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 | N/A | Yes |
| For our affiliates' everyday business purposes - information about your transactions and experiences | Yes | Yes |
| For our affiliates' everyday business purposes - information about your creditworthiness | N/A | N/A |
| For our affiliates to market to you | Yes | Yes |
| For nonaffiliates to market to you | N/A | N/A |

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| To limit our sharing | <p>✔ Call 800-392-5084 - Our menu will prompt you through your choice(s). Please select choice number 3. This will connect you with a Member Services representative that will handle your request.</p> <p>Please note: If you are a new customer, we can 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.</p> |
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| | However, you can contact us at any time to limit our sharing. |
| Questions? | Call 800-392-5084 to speak with a Member Services representative. |

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| Who we are | |
| Who is providing this notice? | Smart Financial Credit Union |

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| What we do | |
| How does SFCU 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 SFCU collect my personal information? | We collect your personal information, for example, when you become a member. |
| Why can't I limit all sharing? | <p>Federal law gives you the right to limit only</p> <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> |
| What happens when I limit sharing for an account I hold jointly with someone else? | We will discontinue ALL marketing communication. |

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| Definitions | |
| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies. First Advantage Financial Services, LLC, dba Smart Financial Resources, a wholly-owned subsidiary of Smart Financial Credit Union. |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies. CoVerica™ . |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Not applicable. |