

FACTS	WHAT DOES VALLEY 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 of the 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.
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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 balances and payment history ▪ credit history and credit scores <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
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How?	All financial companies need to share customers' information to run their everyday business. In the section below, we list reasons financial companies can share their customers' personal information; the reasons Valley Credit Union chooses to share; and whether you can limit this sharing.
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Reasons we can share your information	Does Valley Credit Union share?	Can you limit this sharing?
For our everyday business purposes – Such as to process 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 product and services to you	YES	NO
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes – information about your transactions and experiences	No	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	NA
For nonaffiliates to market to you	YES	YES

To limit our sharing	<ul style="list-style-type: none"> ▪ Call 256-381-4800 or 888-295-7125 <p>Please Note: If you are a new member, we can begin sharing your information 7 days from the date we sent this notice. When you are no longer our 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 256-381-4800 or 888-295-7125

Who we are	
Who is providing this notice?	Valley Credit Union
What we do	
How does Valley 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 Valley Credit Union 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 deposit money ▪ pay your bills or apply for a loan ▪ use your credit or debit card <p>We also collect your personal information from other companies.</p>
Why can't I limit 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 you ▪ Sharing for nonaffiliates to market you <p>State laws and individual companies may give you additional rights limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪
Nonaffiliates	<p>Companies not related by common ownership control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ CUNA Mutual Group, EPL, Inc., Fidelity National Information Svcs, Harland Clarke, EFT Source, Diebold, League of Southeastern Credit Unions, Barfield Murphy Shank & Smith PC, Personix, Equifax, VISA, Trimmier Law Firm and other various attorneys for collection purposes, iPAY Technologies, State of Alabama Dept. of Human Svcs, Print Resources.
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"> ▪ CUNA Mutual Group