



Celebrating Life's Wins.



Privacy Policy

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What does WinSouth Credit Union do with your personal information?

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.

What Is Shared

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 income.
- › Account balances and payment history.
- › Credit history and credit scores.

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

How It's Shared

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 WinSouth Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your information	Does WinSouth 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	NO	
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 to you	YES	NO
For nonaffiliates to market to you	NO	

To limit our sharing	Call 256-543-7302 Please Note: If you are a new customer, we can begin sharing your information seven 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. However, you can contact us at any time to limit our sharing.
Questions?	Call 256-543-7302 or go to www.winsouthcu.com

Quick Links

- Locations >
- Service Center Locations >
- Check Reordering >
- Applications >
- Contact Us >

Who is providing this notice?	WinSouth Credit Union
How does WinSouth 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 WinSouth 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 others, such as credit bureaus, affiliates or 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 to you. ➤ Sharing for nonaffiliates to market to you. <p>State laws and individual companies may give you additional rights that limit sharing.</p>

Definitions	
Affiliates	<p>Our affiliates include companies related by common ownership or control. They can be financial and nonfinancial companies such as:</p> <ul style="list-style-type: none"> ➤ WinSouth Financial Services
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ➤ WinSouth Credit Union does not share with nonaffiliates so they can market to you
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include:</p> <ul style="list-style-type: none"> ➤ CUNA Mutual