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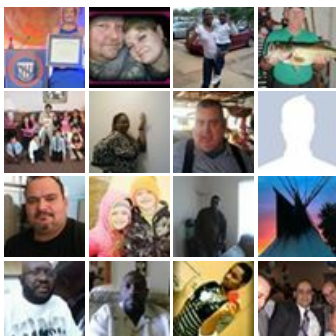
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Federal Credit Union**



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Privacy Policy

Facts	What does Savannah Schools Federal Credit Union (SSFCU) 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?	<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 information we receive from you on applications & other forms• Loan payment history and information about your transactions with us• Name & address data and information web receive from a consumer reporting agency <p>When you are no longer our member, we continue to share your information as described in this notice.</p>
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 Savannah Schools Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does SSFCU share?	Can you limit 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	No
For our affiliates' everyday business purposes - information about transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your credit worthiness	No	No
For our affiliates to market to you	No	No
For nonaffiliates to market to you	No	No

Questions?

Call **912-236-0919** or go to **www.ssfcuonline.org**

Who we are	
Who is providing this notice?	Savannah Schools Federal Credit Union (SSFCU)

What we do	
How does SSFCU 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 SSFCU collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Use ATM's ior your Debit Card • apply for or obtain loan(s) or overdraw your account • make loan payments either on time or late • or other transactions you conduct
Why cant' 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 credit worthiness • 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. Were committed to protecting our members' privacy.</p>
Definitions	
Affiliates	<p>Companies retlated to by common ownership or control. they can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • CUNA Mutual Insurance Co. • Independent Mortgage Associates
Nonaffiliates	<p>Companies not retlated to by common ownership or control. they can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • N/A
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that togetreher market financial products or services to you.</p> <ul style="list-style-type: none"> • CUNA Mutual Insurance Co. • Independent Mortgage Associates
Other Important Information	
<p>What You As A Member Can Do To Help: Protect your account numbers. plastic card numbers, PIN's (personal identification numbers) and passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen. Use caution when disclosing your account numbers, Social Security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the Credit Union and ask for your account number or SSN, you beware. Credit Union staff has access to that information and will not need to ask you for it. Keep your information with us current - address, phone numbers, etc. If we detect potentially fraudulent or unauthorized activity or use of an account, we may need to contact you immediately. Let us know if you have questions. Please do not hesitate to contact us - we are here to serve you!</p>	

Shared
Branch
Services

Bill Payer

Security

Membership

Fraud

Holiday
Schedule

My Life. My Money



Credit Card Users



We Do Mortgages!



Savannah Schools Federal Credit Union is Federally Insured by the National Credit Union Administration.

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