

FACTS

WHAT DOES GEORGIA HERITAGE FEDERAL 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 income
- account balances and payment history
- credit history and credit scores

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 members' personal information to run their everyday business. In the section below, we list the reasons Georgia Heritage FCU can share your personal information, whether we share this information and whether you can limit this sharing.

Reasons we can share your personal information	Does Georgia Heritage FCU share?	Can you limit this 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	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For nonaffiliates to market to you	Yes	Yes

Questions?

Call 912-236-4400 or 800-442-8877 or go to www.gaheritagefcu.org

What we do

How does Georgia Heritage FCU 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, secured files and buildings.

We protect your personal non-public information by insuring that only employees who have a business reason for knowing your information have access to it.

How does Georgia Heritage FCU collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

We also collect information about you from others, such as credit bureaus, affiliates or other 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 creditworthiness
- 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. [See below for more on your rights under state law.]

Definitions

Affiliates

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

- *Georgia Heritage FCU has no affiliates.*

Nonaffiliates

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

- *'Nonaffiliates we share with can include companies such as mortgage companies, insurance companies, direct marketing companies, and nonprofit organizations.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include CUNA Mutual and CSI.*

Other important information

Notices and "Joint Relationships." We will provide notices to the member listed first on any application or agreement with us. The notice will be mailed to the address noted for said person on the account. If member has agreed to receive notices and disclosures electronically, then we can send all such notices to the e-mail address provided by member; or post or give notice by providing a link or using other electronic methods authorized under applicable laws or regulations. All joint owners, borrowers and guarantors agree to the receipt of any notice sent according to this paragraph.

Modification. The Credit Union reserves the right to modify, change or amend this Privacy Policy and Agreement at any time without notice other than is expressly required by applicable law.

What members can do to help. Protect your account numbers, card numbers, PINs and passwords. Never keep your PIN with your debit or credit card. Use caution in revealing account information to other persons. If a caller tells you he/she is calling you on behalf of the credit union and asks for your account number, you should beware. Credit union staff already has access to that information. If we detect fraudulent use of your account we will attempt to contact you. If your address or phone number changes, please notify us.

Protecting Children. We do not knowingly solicit or collect data from children and we do not knowingly market to children online. We recognize that protecting children's identities and online privacy is important and that responsibility rests with us and with parents.

For Alaska, California, Illinois, Maryland and North Dakota Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. **For Massachusetts, Mississippi and New Jersey Members.** We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization. **For Vermont Members.** We will not share personal information with nonaffiliates either for them to market to you or for joint marketing without your authorization, and we will not share personal information with affiliates about your creditworthiness without your authorization.