

**FACTS****WHAT DOES HABERSHAM FEDERAL CREDIT UNION  
DO WITH YOUR PERSONAL INFORMATION?**

Revised 12/2017

**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 member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons Habersham Federal Credit Union chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information                                                                                                                                            | Does Habersham FCU Share? | Can you limit this sharing? |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|-----------------------------|
| <b>For our everyday business purposes</b> - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                       | No                          |
| <b>For our marketing purposes</b> - to offer our products and services to you                                                                                                             | Yes                       | No                          |
| <b>For joint marketing with other financial companies</b>                                                                                                                                 | No                        | We don't share              |
| <b>For our affiliates' everyday business purposes</b> - information about transactions and experiences                                                                                    | No                        | We don't share              |
| <b>For our affiliates' everyday business purposes</b> - information about your credit worthiness                                                                                          | No                        | We don't share              |
| <b>For nonaffiliates to market to you</b>                                                                                                                                                 | No                        | We don't share              |

**Questions?****Call 706-754-3680 or go to [www.habershamfcu.com](http://www.habershamfcu.com)**

## Who we are

Who is providing this notice? **Habersham Federal Credit Union**

## What we do

|                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                             |
|-----------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>How does Habersham FCU protect my personal information?</b></p> | <p>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. Access is restricted to those employees who need to know your information to provide products or services to you.</p>                                                                                          |
| <p><b>How does Habersham FCU collect my personal information?</b></p> | <p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Open an account or deposit money;</li> <li>• Apply for a loan, make your loan payment or pay your bills;</li> <li>• Make deposits or withdrawals from your account</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>            |
| <p><b>Why can't I limit all sharing?</b></p>                          | <p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates everyday business purposes - information about your credit worthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p> |

## Definitions

|                               |                                                                                                                                                                                                                                                                       |
|-------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>Affiliates</b></p>      | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><b>- Habersham FCU has no affiliates.</b></p>                                                                                                           |
| <p><b>Nonaffiliates</b></p>   | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><b>- Habersham FCU does not share with non-affiliates so they can market to you.</b></p>                                                            |
| <p><b>Joint Marketing</b></p> | <p>A formal agreement between nonaffiliated financial companies that together market financial products or service to you.</p> <p><b>- Habersham FCU may share in joint marketing with specific insurance companies to provide discounted coverage to members</b></p> |