

<b>FACTS</b>	<b>WHAT DOES FAMILY SAVINGS CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	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.
<b>Why?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• account balances and payment history</li> <li>• account transactions and credit history</li> </ul>
<b>How?</b>	All financial companies need to share personal information to run their everyday business. In the section below, we list the reasons financial companies can share their personal information; the reasons FAMILY SAVINGS CREDIT UNION chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Family Savings CU 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>	Yes	Yes
<b>For our affiliates’ everyday business purposes</b> — information about your transactions and experiences	Yes	No
<b>For our affiliates’ everyday business purposes</b> — information about your creditworthiness	No	We do not share
<b>For non-affiliates to market to you</b>	No	We do not share
<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Mail the form below</li> </ul> <b>Please note:</b> If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> 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.	
<b>Questions?</b>	Call 888-311-3728 or go to <a href="http://www.familysavingscu.com">www.familysavingscu.com</a>	

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<b>Mail-in Form</b>	
You must fill out your name, address, city, state and zip and supply the last four digits of the account number(s) you do not want to have shared for marketing purposes.	
<input type="checkbox"/> Do not share my personal information for joint marketing purposes with other financial companies to market products and services to me.	
<b>Your name:</b> _____ <b>Address:</b> _____ <b>City, State, ZIP:</b> _____ <b>Last 4 #'s of Your account #:</b> _____	<b>Return to:</b> Family Savings Credit Union 711 East Meighan Blvd. Gadsden, AL 35903

Who we are	
Who is providing this notice?	FAMILY SAVINGS CREDIT UNION

What we do	
How does Family Savings 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 FAMILY SAVINGS CREDIT UNION collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account or deposit money</li> <li>• pay your bills or apply for a loan</li> <li>• use your credit or debit card</li> </ul>
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you. State laws and individual companies may give you additional rights to limit sharing.</li> </ul>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• Family Savings Services, LLC.</li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Family Savings Credit Union does not share with nonaffiliates so they can market to you.</li> </ul>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• Our joint marketing partners include investment, insurance, and other financial services companies.</li> </ul>