

"Making It Happen-One Member At A Time"

**Valdosta Teachers'**  
— Federal Credit Union —

## FACTS

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## WHAT DOES VALDOSTA TEACHERS' 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 account balances
- Account transactions and checking account information
- Payment history and overdraft history

### How?

All financial companies need to share members' 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 Valdosta Teachers' Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Valdosta Teachers' Federal Credit Union 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	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes -</b> to offer our products and services to you	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	<b>No</b>	<b>We don't share</b>
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	<b>No</b>	<b>We don't share</b>
<b>For our affiliates to market to you</b>	<b>No</b>	<b>We don't share</b>
<b>For nonaffiliates to market to you</b>	<b>No</b>	<b>We don't share</b>

### To limit our sharing

- Call 229-247-9930 our menu will prompt you through your choice(s) **or**
- Visit us online: [valdostateachersfcu.org](http://valdostateachersfcu.org)

#### Please note:

If you are a *new* customer, we can begin sharing your information from the date of 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 229-247-9930 or go to [valdostateachersfcu.org](http://valdostateachersfcu.org)

## Who we are

<b>Who is providing this notice?</b>	Valdosta Teachers' Federal Credit Union (VTFCU)
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## What we do

<b>How does Valdosta Teachers' FCU protect my personal information?</b>	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
<b>How does Valdosta Teachers' FCU collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account or ATM/debit card</li> <li>• Apply for financing</li> <li>• Make deposits or withdraw money</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
<b>Why can't I limit all sharing?</b>	<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 creditworthiness</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>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	If you have a product held jointly with another person(s), each of you may opt out individually or you may opt out for each other.

## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Valdosta Teachers' Federal Credit Union has no affiliates.</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Nonaffiliates we share with can include insurance companies, government agencies, plastic card processors (ATM/debit), financial statement printers, consumer reporting agencies, and check/share draft printers.</li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Our joint marketing partners include CUNA Mutual Group's MEMBERCOONNECT.</li> </ul>

## Other important information

**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!