

# FACTS

## WHAT DOES SELF MEMORIAL HOSPITAL FCU DO WITH YOUR PERSONAL INFORMATION?

<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>What?</b>	<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"> <li>■ Social Security number and [income]</li> <li>■ [account balances] and [payment history]</li> <li>■ [credit history] and [credit scores]</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 reason Self Memorial Hospital FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Self Memorial Hospital 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	YES
For our marketing purposes—to offer our products and services to you	YES	YES
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes—information about your transactions and experiences	YES	YES
For our affiliates' everyday business purposes—information about your creditworthiness	YES	YES
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	YES	YES

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Call 864-227-4176 our menu will prompt you through your choice(s)</li> <li>■ Visit us online: <a href="http://www.selfmemorialfcu.net">www.selfmemorialfcu.net</a> or</li> <li>■ Mail the form below</li> </ul> <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information [01] day from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call 864-227-4176 or go to <a href="http://www.selfmemorialfcu.net">www.selfmemorialfcu.net</a>
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### Mail-in Form

<p>Leave Blank OR [If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below]</p> <p><input type="checkbox"/> Apply my choices only to me]</p>	<p>Mark any/all you want to limit:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</li> <li><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</li> <li><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</li> </ul>	
	<p>Name _____</p> <p>Address _____</p> <p>City, State, Zip _____</p> <p>[Account #] _____</p>	<p><b>Mail to: SMH FCU</b> 315 Epting Ave. Greenwood, SC 29646</p>

**WHAT WE DO**

How does Self Memorial Hospital 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 and secured files and buildings. <b>Ken Smith INC., CBS, and Central Station</b>
How does Self Memorial Hospital FCU 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 from other institutions]</li> <li>■ [pay your bills] or [apply for a loan]</li> <li>■ [use your 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 nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]
What happens when I limit sharing for an account I hold jointly with someone else?	It may you from knowing all of the facts about the joint owner and what services they have agreed to.

**DEFINITIONS**

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>[Our affiliates include companies with a [common corporate identity of financial institution] name; financial companies such as Affinion Group, Evans Simpson, Advantive, Commercial Business Systems, Harland Check systems, Equifax, Inc., Cuna Mutual Group, My Cu Services</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>[Nonaffiliates we share with can include: My Cu Services, Harland Check systems, Evans Simpson these all have contracts to protect the members and their accounts.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>■ <i>Cuna Mutual Group, and Affinion Group does direct marketing to all of Self Memorial Hospital Credit Union members</i></li> </ul>

**OTHER IMPORTANT INFORMATION**

**Notices and "Joint Relationships."** Except where expressly required by applicable law, we will provide all notices to the person (member) listed first on any application, agreement or other relevant document with us. The notice will be mailed to the address noted for said person on the application, agreement or other document. If this person (member) has agreed to receive notices and disclosures electronically, then we can send all such notices and notifications, to the e-mail or Internet address provided by said person; or we shall post or otherwise give notice by posting a notice, providing a link or using such other electronic methods authorized under applicable laws and/or regulations. All joint owners, borrowers and guarantors agree to the receipt and sufficiency of any notice or notification 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 as expressly required by applicable law.

**What members can do to help?** Protect your account numbers, card numbers, PINs (personal identification numbers), and passwords. In particular, never keep your PIN with your debit card or credit card, as that makes you vulnerable in the event you lose your card or your card is stolen. Use caution in revealing account numbers, social security numbers, etc. to other persons. In particular, 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. Legitimate credit union staff would already have access to that information. It's important that the credit union has current information about how to reach you. If we detect potentially fraudulent use of your account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

**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.

**As Applicable: For California Members.** We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us