

Privacy Policy

Self Memorial Hospital Federal Credit Union Privacy Notice

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.

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
- Account transactions and checking account information

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 SMHFCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:

For our everyday business purposes— such as processing your transactions, maintaining your account(s), respond to court orders and legal investigations, or report to credit bureaus. *SMHFCU shares this information. You cannot limit this sharing.*

For our marketing purposes— to offer our products and services to you. *SMHFCU shares this information. You cannot limit this sharing.*

For joint marketing with other financial companies. *SMHFCU does not share this information. You cannot limit this sharing.*

For our affiliates' everyday business purposes— information about your transactions and experiences. *SMHFCU does not share this information. You cannot limit this sharing.*

For our affiliates' everyday business purposes— information about your creditworthiness. *SMHFCU does not share this information.*

For our affiliates to market to you. *SMHFCU does not share this information.*

For nonaffiliates to market to you. *SMHFCU does not share this information.*

Questions?

- Call 864-227-4176
- Email: Branch@smhfcu.com
- Or write: Self Memorial Hospital FCU, PO Box 50624, Greenwood, SC 29649

Who is providing this notice?

Self Memorial Hospital Federal Credit Union.

What we do

How does SMHFCU 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 SMHFCU 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 debit card

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.

What happens when I limit sharing for an account, I hold jointly with someone else?

Your choices will apply to everyone on the account.

Definitions:

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

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

- SMHFCU does not share with non-affiliates so they can market to you.

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

- Our joint marketing partners include insurance companies and financial services companies.

Other Important Information

- We do not collect any personal information from children under the age of 13 via our website.
- We provide our Privacy Policy to all new members and current members. Our current policy is always available at www.selfmemorialfcu.net