



FACTS:	WHAT DOES SOUTHEAST 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?	<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"> • Social Security number and transaction or loss history • Account balances and payment history • Credit history, credit scores, and credit card or other debt <p>When you are no longer our member, we may continue to share your information as described in this notice.</p>	
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 Southeast Federal Credit Union chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does SFCU 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	NO
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	NO	WE DON'T SHARE
For our affiliates' everyday business purposes – information about your creditworthiness.	NO	WE DON'T SHARE
For our affiliates to market to you	NO	WE DON'T SHARE
For non-affiliates to market to you	NO	WE DON'T SHARE
To Limit our sharing	<ul style="list-style-type: none"> ▪ Call your local branch. Ware Shoals Branch (864) 456-7414, Trion Branch (706) 734-7540, Cornelia Branch (706) 776-2145 ▪ Mail the form below <p>Please note: If you are a new member, we can begin sharing your information (30) days from the date we sent this notice. When you are no longer 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. Our privacy notice with Opt-out is provided at enrollment, on our website, and mailed annually</p>	
Questions?	Call your local branch at the number shown above	
Mail-in Form: Mark any/all you want to limit. (If you have a joint account your choices will apply to everyone on your account unless you mark the following box <input type="checkbox"/> Apply my choices only to me).		
<input type="checkbox"/> Do not use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with other financial institutions to jointly market to me.		
Name _____ Address _____ City, State, Zip _____ Acct # xxx-xx _____		Mail to: Southeast Federal Credit Union Audit Dept. P O Box 635, Trion, GA 30753

Who We Are	
Who is providing this notice?	Southeast Federal Credit Union
What We Do	
How does Southeast Federal 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. Online, we use enhanced authentication and secure socket layers (SSL) to ensure your connection and any information transmitted is protected.
How does Southeast Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or make deposits or withdrawals from your account • Apply for a loan or pay your bills • Use your credit card or debit card We also collect your personal information from others, such as credit bureaus, affiliates, and other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • Sharing for affiliates everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account unless you tell us otherwise.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Southeast Federal Credit Union does not share with our affiliates.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Southeast Federal Credit Union does not share with non-affiliates so they can market to you</i>
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include insurance companies.</i>

Other important information
Acknowledgement I, _____, acknowledge receipt of a copy of this form. Date: _____