

# FACTS

## WHAT DOES MARSHLAND CREDIT UNION 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>	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>• Name, address, social security number and income.</li> <li>• Account balances, payment history, parties to transactions, and credit card usage.</li> <li>• Credit history and credit scores, current and past employers, or from other institutions where you conduct financial transactions.</li> </ul>
<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 reasons Marshland Credit Union chooses to share; and, whether you can limit this sharing.

Reasons we can share your personal information	Does Marshland 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>YES</b>
<b>For joint marketing with other financial companies</b>	<b>YES</b>	<b>YES</b>
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	<b>YES</b>	<b>NO</b>
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	<b>YES</b>	<b>YES</b>
<b>For our affiliates to market to you</b>	<b>YES</b>	<b>YES</b>
<b>For nonaffiliates to market to you</b>	<b>YES</b>	<b>YES</b>

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call <b>(912) 279-2000</b>.</li> <li>• Visit one of our branches.</li> <li>• Mail the <b>form</b> below</li> </ul> <p><b>Please note:</b> If you are a new member, we can begin sharing your information thirty (30) days from the date we sent this notice. When you are <b>no longer</b> a member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call <b>(912) 279-2000</b> or go to <b>www.marshlandcu.com</b>
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<b>Mail-in Form</b>		
If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below	Mark any/all you want to limit <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.	
<input type="checkbox"/> Apply my choices only to me.	Name _____ Address _____ City, State, Zip _____ Account # _____	<b>Mail to:</b> Marshland Credit Union P O Box 1957 Brunswick, GA 31521-1957

<b>Who we are</b>	
<b>Who is providing this notice?</b>	Marshland Credit Union
<b>What we do</b>	
<b>How does Marshland Credit Union 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 Marshland Credit Union collect my personal information?</b>	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> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	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</li> </ul>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account - unless you tell us otherwise.
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common Marshland Credit Union ownership or control. They can be financial and non-financial companies.
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <i>Nonaffiliates we share with can include credit bureaus, mortgage companies, insurance companies, brokerage firms, and non-profit organizations.</i>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>Our joint marketing partners include credit card companies, insurance companies, and brokerage companies.</i>
<b>For office use only:</b>	