

PRIVACY POLICY AND AGREEMENT

Rev. 10/2010

FACTS

WHAT DOES SOUTH CAROLINA NATIONAL GUARD FCU 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 Credit History
- Transaction History and Payment History
- Loss History and Credit Card or Other Debt

How?

All financial institutions need to share members' personal information to run their everyday business. In the section below, we list the reasons financial institutions can share their members' personal information; the reasons South Carolina National Guard FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does SCNG 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 to 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	YES	NO
For our affiliates everyday business purposes – credit information about your credit worthiness	YES	NO
For non-affiliates to market to you	YES	YES

To limit our sharing:

- Call us at 1-800-922-6310 or
- Send us an email at operations@scngfcu.org

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 anytime to limit our sharing.

Questions?

Call 1-800-922-6310 or go to www.SCNationalGuardFCU.org

Who we are:	
Who is providing this notice?	South Carolina National Guard FCU
What we do:	
How does SCNG 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
How does SCNG FCU collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ■ Open an account or deposit money ■ Pay your bills or Apply for a loan ■ Use your credit or debit card <p>We may also collect your personal information from others, such as credit bureaus or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions:	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ■ SCNG FCU does not share personal information with its affiliates.
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <p>The SC National Guard FCU shares information with:</p> <ul style="list-style-type: none"> ■ Palmetto Cooperative Services, LLC. – A credit union service organization. PCS provides check processing, statement printing, and e-statement services to us.
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ CUNA Mutual Group – A diversified financial services company. CMG offers insurance and investment services to our members.