



FACTS	WHAT DOES ALLSOUTH FEDERAL CREDIT UNION (“ALLSOUTH”) DO WITH YOUR PERSONAL INFORMATION?
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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: <ul style="list-style-type: none"> • Social Security Number and Account Balances • Payment, Transaction or Loss History • Consumer Reporting Information • Credit History, Mortgage Rates, and Payments • Information from Outside Sources • Other General Information
How?	All financial companies need to share customer’s personal information to run their everyday business. In the section below, we list the reasons financial companies share their personal information; the reason AllSouth chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does AllSouth share?	Can you limit this sharing?
For our everyday business purposes- to process your transactions, maintain your account, and report to credit bureaus	Yes	No
For our marketing purposes- To offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
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 nonaffiliates to market to you	Yes	Yes

To limit our sharing	<p>Call: 803-736-3110 or 1-800-272-0695 Visit: www.allsouth.org</p> <p>Please note: If you are a new member, we can begin sharing your information 30 days from the date you receive this notice. When you are no longer our member, we can 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>
Questions	<p>Email us at: memberservice@allsouth.org Visit: www.allsouth.org</p>

Who we are	
Who is providing this notice?	AllSouth Federal Credit Union is providing this privacy policy and it applies to all members made by the Credit Union and all products and services offered in connection to members.

What we do	
How does AllSouth protect your personal information?	<p>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.</p> <p>We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data.</p>
How does AllSouth 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 apply for a loan • Make deposits or withdrawals from your account • Make a wire transfer or show your driver's license <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing	<p>You have the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for our affiliate's everyday purposes • Affiliates from using information to market to you • Sharing for nonaffiliates 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?	<p>Your choices will apply to everyone on your account.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>AllSouth Federal Credit Union has no affiliates</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our nonaffiliates include insurance companies and credit card companies who may offer you goods and services.</i>
Joint Marketing	<p>Formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include insurance companies and credit card companies who may offer you goods and services.</i>

Other Important Information	
<p>Questions: Call 803-736-3110 or 1-800-272-0695 or go to www.allsouth.org</p>	