

<b>FACTS</b>	<b>WHAT DOES VICKSWOOD FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>
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<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>	<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"> <li>▪ Social Security number and income</li> <li>▪ Account balances and payment history</li> <li>▪ Credit history and credit scores</li> </ul> <p>When you are no <i>longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons Vickswood Federal Credit Union chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Vickswood Federal Credit Union 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	Yes	No
<b>For our marketing purposes-</b> to offer our products and services to you	No	N/A
<b>For joint marketing with other financial companies</b>	No	N/A
<b>For our affiliates' everyday business purposes-</b> information about your transactions and experiences	No	N/A
<b>For our affiliates' everyday business purposes-</b> information about your creditworthiness	No	N/A
<b>For our affiliates to market to you</b>	No	N/A
<b>For nonaffiliates to market to you</b>	No	N/A

<b>Questions?</b>	Call (601) 636-4434
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What we do	
How does Vickswood Federal Credit Union protect my personal information?	To protect your personal information for unauthorized access, we use security measures that comply with federal law. These measures include computer safeguards and secure files and office.
How does Vickswood Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ Open an account</li> <li>▪ Apply for a loan</li> </ul>
Why can't I limit all sharing	<p>Federal law gives you the right to limit only</p> <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 nonaffiliate</li> </ul>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ Vickswood Federal Credit Union has no affiliates</li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non financial companies</p> <ul style="list-style-type: none"> <li>▪ Vickswood Federal Credit Union does not share with nonaffiliates so they can market to you</li> </ul>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies the together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ Vickswood Federal Credit Union does not jointly market</li> </ul>

<b>Other Important Information</b>
This notice complies with disclosure requirements of the Gramm-Leach-Bliley Act (GLBA)