



# PRIVACY NOTICE

rev. July 2014

## FACTS WHAT DOES VYSTAR CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives members 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 the 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 Balance and Payment History</li> <li>■ Transaction History and Employment Information</li> </ul> <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
<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 VyStar Credit Union chooses to share; and whether you can limit the sharing.

Reasons we can share your personal information	Does VyStar 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	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> - information about transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>Questions?</b>	Call (904) 777-6000, option 9 or 1-800-445-6289, option 9 or go to <a href="http://www.vystarcu.org">www.vystarcu.org</a>
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## Who we are

Who is providing this notice?

**VyStar Credit Union**  
**VyStar Financial Group, LLC**

## What we do

**How does VyStar 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.

We restrict access to your personal and account information to those employees who need to know that information to provide products and services to you.

**How does VyStar Credit Union collect my personal information?**

We collect your personal information, for example, when you:

- open an account or apply for a loan
- use your credit or debit card
- pay your bills or show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

**Why can't I limit all sharing?**

Federal law gives you the right to limit only:

- sharing for affiliates' everyday business purposes - information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with a VyStar name; financial companies such as VyStar Credit Union and VyStar Financial Group, LLC.*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *VyStar Credit Union does not share with nonaffiliates so they can market to you.*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include financial service providers such as payment processing companies or nonfinancial companies, such as check printing and data processing companies.*