



**VyStar**<sup>®</sup>  
Credit Union

## **PRIVACY NOTICE**

VyStar Credit Union and its affiliate, VyStar Financial Group, LLC, (herein referred to as "we," "our," or "us") understand and recognize the sensitivity of your personal financial information and take every effort to ensure that your private information is protected. Your privacy is a top priority. This notice describes how we protect your nonpublic personal financial information. We are required by law to give you this privacy notice to explain how we collect, use, and safeguard your personal financial information.

**We do not sell or share your personal financial information to outside marketers who may want to offer you their products and services.**

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider.

Under these agreements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other services on our behalf, or to other financial institutions with whom we have joint marketing agreements. These companies may include financial service providers such as payment processing companies or non-financial companies, such as check printing and data processing companies. To protect your privacy, these companies are prevented by legal agreement from using this information for their own purposes or selling this information to others. We do not permit these companies to sell to other third parties the information we provide to them. We may also share transaction or experience information about you with our affiliated third party financial service provider (VyStar Financial Group, LLC).

### **Information We Collect And Disclose About You**

We collect the following nonpublic personal information about you from a variety of sources and may disclose all the information we collect to companies that perform marketing services on our behalf, or to other financial institutions with which we have joint marketing agreements, or to our affiliates, except that the only information we will disclose to our affiliates is information solely as to transactions or experiences between you and us.

- Information we receive from you on applications or other forms, such as name, address, social security number, and income.
- Information about your transactions with us, our affiliates, or others that work closely with us to provide you with financial products, such as account balances, payment history, parties of transactions, and credit card usage.
- Information we receive from a consumer-reporting agency, such as your creditworthiness and credit history.
- Information obtained from verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

## *Important Privacy Information: continued*

We may also disclose any nonpublic personal information about you under other circumstances as permitted or required by law, typically to process transactions on your behalf, conduct our operations, follow your instructions as you authorize, or to protect the security of our financial records. This may include our Federal and State Regulators, and Auditors for the purpose of protecting our members and their assets.

If you decide to terminate your membership or become an inactive member, we will adhere to the privacy policies and practices described in this notice.

### **How We Protect and Restrict Your Account Information**

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. We maintain physical, electronic, and procedural safeguards that comply with federal and state regulations to guard your non-public personal information.

When visiting our web site ([www.vystarcu.org](http://www.vystarcu.org)), you will be asked for personal information. This information will be used to serve your needs quickly and identify other products and services we may offer you in the future. For more details, please visit our web site and view our online privacy policy.

Your privacy and financial success are our concern. We are committed to protecting your privacy and will take every reasonable step to ensure your personal information is protected.

### **What Members Can Do To Help**

We are committed to protecting the privacy of our members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc., to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

If you have any further questions regarding our privacy practices or policy, you can reach us:

Via the Internet at [www.vystarcu.org](http://www.vystarcu.org)

By Telephone at (904) 777-6000, option 3 or 1-800-445-6289, option 3

By Mail at P. O. Box 45085, Jacksonville, FL 32232-5085

VyStar Real Estate Services and VyStar Title Agency are divisions of VyStar Financial Group, LLC, a wholly owned subsidiary of VyStar Credit Union.

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