

## Privacy Statement and External Links Disclaimer

### External Links Disclaimer

Access to or use of the New South Credit Union web site constitutes consent to the following terms. The New South web site provides links to other web sites for convenience and informational purposes only. Users should be aware that when they select a link on our web site to an external web site, they are leaving the New South Credit Union site. Linked sites are not under the control of New South Credit Union, and New South Credit Union is not responsible for the contents of any linked site or any link contained in a linked site, or any changes or updates to such sites. New South Credit Union is not responsible for any transmission received from a linked site. In addition, New is not responsible for any web casting or any other form of transmission received from any linked site. The inclusion of a link does not imply endorsement by New South Credit Union of the site, its content, advertisers or sponsors. External sites may contain information that is copyrighted with restrictions on reuse. Permission to use copyrighted materials must be obtained from the original source and cannot be obtained from New South Credit Union. The terms of this disclaimer extend to New South Credit Union, its directors, officers, volunteers, and employees.

### Privacy Disclosure

#### FACTS: What Does New South Credit Union 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 account balances
- account transactions and checking account information
- credit history and wire transfer instructions

When you are no longer our member, we continue to share your information as described in this notice.

##### How?

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 New South Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does New South 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 to 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 your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes —</b> information about your creditworthiness	No	We don't share
<b>For non-affiliates to market to you</b>	No	We don't share

Questions? Call (865) 523-0757

What we do	
<b>How does New South Credit Union protect my personal information?</b>	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.
<b>How does New South Credit Union collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ open an account or apply for a loan</li> <li>▪ make a wire transfer or provide account information</li> <li>▪ make deposits or withdrawals from your account</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<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 non-affiliates to market to you</li> </ul> <p>State law and individual companies may give you additional rights to limit sharing.</p>
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>▪ New South Credit Union has no affiliates</li> </ul>
<b>Non-affiliates</b>	<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>▪ Non-affiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, mailhouse, mortgage service companies, consumer reporting agencies, data processors, check/share draft printers, and direct marketing companies</li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT</li> </ul>