

Privacy Policy

Rev. December 2010



1000 Industrial Road
 P. O. Box 431
 Old Hickory, TN 37138-0431
 Ph: 615-847-4043 • TF: 800-998-4043
 www.ohcu.org

Rev. 12/10

FACTS	WHAT DOES OLD HICKORY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?		1	
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.		2	
What?	The types of personal information we collect and share depend on the accounts or services you have with us. This information can include: <ul style="list-style-type: none"> • Name, address, Social Security Number, and income • Account balances and payment history • Credit history and credit scores 		3	
How?	All financial companies need to share consumers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their consumers' personal information; the reasons Old Hickory Credit Union chooses to share; and whether you can limit this sharing.		4	
	Reasons we can share your personal information	Does Old Hickory Credit Union share?	Can you limit this sharing?	5
	For our everyday business purposes —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or 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 transactions and experiences	Yes	No	
	For our affiliates' everyday business purposes —information about your creditworthiness	Yes	Yes	
	For non-affiliates to market to you	Yes	Yes	
To limit our sharing	<ul style="list-style-type: none"> • Mail in the form below. Please Note: If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent you this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.		6	
Questions?	Call us at 615-847-4043 or toll-free 1-800-998-4043		7	

Mail-In Form	Mark any/all you want to limit		
If you have a joint account, your choice(s) will apply to everyone on your account.	<input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.		
	<input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.		
	Name		Account No.
	Address		
	City, State, ZIP		
Mail to: Old Hickory Credit Union, P. O. Box 431, Old Hickory, TN 37138-0431			

Who We Are		8
Who is providing this notice?	Old Hickory Credit Union and our wholly-owned subsidiary, Member Advantage Corporation.	
What We Do		9
How does Old Hickory Credit Union protect my personal information?	We maintain strict policies and security controls to assure that member information in our computer systems and files is protected. Our employees and agents are permitted access to member information that they may need to perform their jobs and to provide service to you. Our employees and agents have access to such member information as necessary to conduct a transaction or respond to your inquiries. All employees and agents are trained to respect member privacy. No one except our employees and agents have regular access to the Credit Union computer system and records storage. The Credit Union has established internal security controls, including physical, electronic, and procedural safeguards to protect the information you provide us and the information we collect about you. We will continue to review our internal security controls to safeguard your member information as we employ new technology in the future.	
How does Old Hickory Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account • use your credit or debit card • make deposits to or withdrawals from your accounts • apply for a loan • pay your bills <p>We also collect your personal information from others, including credit bureaus or other companies.</p>	
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>	
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.	
Definitions		10
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include Old Hickory Credit Union and our wholly owned subsidiary, Member Advantage Corporation.</i> 	
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Non-affiliates we share with can include insurance companies and direct marketing companies.</i> 	
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our marketing partners include:</p> <ul style="list-style-type: none"> • <i>Credit card companies</i> • <i>Insurance companies</i> 	
Other Important Information		11
<p>For Alaska, Illinois, Maryland and North Dakota Members. We will not share personal information with non-affiliates either for them to market to you or for joint marketing without your authorization.</p> <p>For California Members. We will not share personal information with non-affiliates either for them to market to you or for joint marketing without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.</p> <p>For Massachusetts, Mississippi and New Jersey Members. We will not share personal information from deposit or share relationships with non-affiliates either for them to market to you or for joint marketing without your authorization.</p> <p>For Vermont Members. We will not share personal information with non-affiliates either for them to market to you or for joint marketing without your authorization, and we will not share personal information with affiliates about your creditworthiness without your authorization.</p>		