

FIRST SOUTH CREDIT UNION PRIVACY NOTICE

At First South Credit Union, your privacy is a top priority. We are required by law to provide this notice describing how we protect the privacy of your personal information. These practices are followed by the credit union and our affiliate, First South Investment Services, Inc., and therefore this notice will be applied to it as well. Throughout this notice, the word “information” refers to personal information about you that may not be publicly available.

[Information that we collect and disclose to others](#)

We collect information about you from the following sources:

- Applications and forms you submit to us
- Information about your transactions with us, affiliates or others
- Consumer reporting agencies
- Information from consumer purchasing and census data
- Information obtained when verifying the information you provide on applications or other forms, such as your current or past employers or from other institutions where you conduct financial transactions

[We may disclose information we collect in the following ways:](#)

- Companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect your privacy we only work with companies that agree to maintain strong confidentiality protections. We do not permit those companies to sell the member information we provide.
- In order to conduct the business of the credit union, we may also disclose information about you under other circumstances as permitted by law. These disclosures typically include information to process transactions on your behalf, to conduct operations of the credit union, to follow your instructions as you authorize, or to protect the security of our financial records. We may also disclose information we collect to our subsidiary, First South Investment Services, Inc., which provides investment services.

If you decide to terminate your membership with First South Credit Union or become an inactive member, we will not share information we have collected about you, except as may be permitted or required by law.

[How we protect your information](#)

We restrict access to information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your information. If you have any questions regarding this issue, please do not hesitate to call us at 901.380.7400.