

Privacy Policy Disclosure



FACTS	WHAT DOES SALEM VA FEDERAL 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?	<p>The types of personal information we collect and share depend on the accounts or services you have with us. This information can include:</p> <ul style="list-style-type: none"> • Name, address, Social Security Number, and income • Account balances and payment history • Credit history and credit scores <p>When you are no longer a member, we can continue to share your information as described in this notice.</p>	
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 Salem VA Federal Credit Union chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Salem VA Federal Credit Union share?	Can you limit this sharing?
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	Yes
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	We do not share
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	We do not share
For non-affiliates to market to you	No	We do not share
To limit sharing.	Call 540-344-4419 or 800-308-6384 our menu will prompt you through your choices Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent the notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.	
Questions.	Call us at 540-344-4419 or 1-800-308-6384	

Who We Are

Who is providing this notice?	Salem VA Federal Credit Union.
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What We Do

How does Salem VA Federal 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, secured files and buildings, procedural safeguards and safe record storage.
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How does Salem VA Federal 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 or make a deposit • pay your bills or apply for a loan • use your credit or debit card <p>We also collect your personal information from others, including credit bureaus or other companies.</p>
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Why can't I limit all sharing?	<p>Federal law only gives you the right to limit:</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.</p>
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What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
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Definitions

Affiliates

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

- Salem VA Federal Credit Union *has no affiliates.*

Non-affiliates

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

- *Salem VA Federal Credit Union does not share with non-affiliates so they can market to you.*

Joint marketing

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

- *Other Financial service providers*
- *Insurance companies*