

Legacy Online Privacy Statement

Legacy Community Federal Credit Union is committed to meeting all your financial needs. To do so, we are sometimes required to share information about you with others in order to complete your transactions or to provide certain financial opportunities. To protect your privacy, we have always limited the use of information we provide and only shared information with companies that agree to maintain your privacy. These companies are also prohibited from sharing your information we give them with other third parties.

Your financial privacy and confidence have always been and will always remain very important to every employee of Legacy. As required by law, this notice explains how we collect, use and safeguard your personal financial information. If after reading this notice you have questions, please contact us at (205) 930-5000.

Legacy Community Federal Credit Union collects nonpublic, personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency.

We may disclose all of the information that we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We may also disclose information about you under other circumstances, as permitted or required by law.

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

Legacy Community Federal Credit Union restricts access to your personal and account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Online Transactions

When you apply online for accounts or services, or enroll in and use online banking, you are required to provide personal information that is necessary for us to process your application. To ensure that your application and/or transaction remains confidential, the information is sent to us in a "secure session." You can also help maintain the security of your information by not sharing your I.D. or password with anyone, by changing your password regularly, and by remembering to sign off.

We, along with the outside companies with which we work, if applicable, may keep the information you provide to us, along with information we collect from outside sources, so that we can offer you accounts and services related to your financial needs.

E-mail

We preserve the content of your e-mail address and our response so that we can more efficiently handle any follow-up questions you may have. We also do this to meet legal and regulatory requirements. If we think that a particular account or service might apply to your situation, we may occasionally contact you at your e-mail address to inform you of potential benefits and availability.

Regular non-encrypted internet e-mail is not secure. In the instances where we have provided our e-mail addresses, they are provided for information inquiries of a non-confidential nature. You

should not include personal or confidential information in any e-mail transmission to us. We, in turn, will not include any confidential account information in any e-mail response. You may alternatively contact us by telephone, U.S. Mail or by visiting our office.

Online Surveys

The information you voluntarily provide on surveys and promotions on our web site will be used for internal marketing purposes, including developing web site information and services that you may find helpful. In addition, we may inform you of new accounts and services based on the information you provide to us.

Collection of Information

Some areas of our web site require information, such as your e-mail address or your account number, to enable you to perform certain tasks (for example, review your accounts or correspond with us). In these cases, we collect your information if necessary to interact with you. If you do not interact with us, you browse our web site anonymously, and personal information, such as your e-mail address, is not collected.

We gather and analyze data regarding usage of our web site, including domain name, number of hits, pages visited, length of user session, etc., to evaluate the usefulness of our sites.

About "Cookies"

To provide better service and a more effective web site, we use "cookies" as part of our interaction with your browser. A "cookie" is a small text file placed on your hard drive by our web page server. These cookies do not collect personally identifiable information, and we do not combine information collected through cookies with other personal information to determine who you are or your e-mail address.

Cookies are commonly used on web sites and do not harm your system. By configuring your preferences or options in your browser, you determine if and how a cookie will be accepted. We use cookies to determine if you have previously visited our web site and for a number of administrative purposes.

If you have any questions regarding this privacy statement, please contact us at 930-5000. You can also e-mail us at info@legacycreditunion.com.