

Privacy & Security Policy

Overview

We recognize the importance of our member's privacy. In an effort to protect personal and financial information you have entrusted to us, this disclosure summarizes our Privacy and Security Policy to help guide us in dealing with consumer information.

We understand and respect the privacy expectations of its members. We are committed to taking every reasonable precaution to protect individual identifying information that you provide to us. Our employees are instructed and trained to maintain your account records in strict confidence and must abide by this policy. To prevent a breach in confidence, our staff cannot accept communications from someone claiming to represent you unless the party acting for you is your attorney, guardian, trustee, or otherwise authorized by law to represent you.

Member Privacy – How we protect and use information

Protecting your information – We do not sell member information for use by non-affiliated third parties.

Security of information is a priority – Keeping financial information secure is one of our most important responsibilities. We value your trust and have taken the following steps to insure that:

- We limit access to member information to those employees who need to know that information to provide products and services to you or to maintain or service those products.
- We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.
- We continually assess new technology for protecting information and upgrading our systems when necessary.

Information We Collect About You – We will collect, retain and use information about individual members in an appropriate and reasonable fashion. We will limit the collection and use of information about you to that which is necessary to administer our business, provide you with superior member service, and offer opportunities that we believe will be of interest to members.

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us
- Information we receive from a consumer reporting agency

We may also disclose all of the following information we collect, as described above, as permitted by law.

Parties Who Receive Information from Us – We will share member information with vendors outside of the credit union that have been specifically hired by us to provide operational

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support, as well as products and services. If any of our vendors require or use information in order to provide services to members, we require the vendor to provide us with a confidentiality agreement. These vendors are not permitted to use your information for anything beyond the intended service.

We may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as insurance companies, and mortgage service companies.
- Non-financial companies, such as consumer reporting agencies, data processors, financial statement publishers, and government agencies.

We may also work closely to offer products and services to meet member needs. As a result, we may also share your nonpublic information with each other as permitted by law.

Disclosure of Information to Parties That Provide Services to Us – In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements so that we may provide members competitive products and services. We may also disclose nonpublic information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our member's privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

Disclosure of Information About Former Members – If you terminate your membership with us, we will not share information we have collected about you, except as may be permitted or required by law.

Types of Information We Disclose – To benefit our members, we share information within the Credit Union, which includes all employees, directors, agents, volunteers, committee members and field agents, and with certain trusted third parties, who are obligated to maintain the confidentiality and security of your private information. We use the services of various third parties to assist us in offering financial services to our members. For example, we use the services of third parties for processing or facilitating transactions using credit cards, checks (share drafts), debit cards and other access devices including home-banking; for assistance in making loans, loan underwriting; processing loan applications, appraising collateral, statement printing; bookkeeping and accounting; consulting and business development services; and for processing our outgoing mail. We also work with companies that may provide financial services such as financial planning, financial counseling, investment services, extended automotive service contracts, personal, property or other insurance, credit counseling, retail automobile sales and travel services.

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Making sure information is accurate – Maintaining your account information accurate and up to date is very important. We provide you with access to your account information through various means such as account statements, audio response (Audio Xpress) and online banking (Personal Branch). We established safeguards to ensure the accuracy, timeliness, and completeness of member information. If we become aware of inaccuracies in our records, we will take prompt steps to make appropriate corrections.

Keeping up to date with our Privacy Policy – As required by law, we shall provide you with an annual notice of our privacy policy as long as you maintain your membership. The Credit Union reserves the right to modify, change or amend this privacy policy at any time without notice other than as expressly required by applicable law. If you have questions regarding our privacy policy, you may contact us at the address below.

Member Security

We are committed to safeguarding member information according to established security standards and procedures. In an effort to accomplish this goal, we shall continually assess those advancements in technology that we feel would be beneficial to you and to the safety and soundness of the credit union. Our security program is designed to:

1. Protect the credit union office from robberies, burglaries, larcenies, and embezzlement. We accomplish this by locating the credit union office behind a security gate and only unlocking the door when the credit union is open.
2. Ensure the security and confidentiality of member records, protect against anticipated threats or hazards to the security or integrity of such records, and protect against unauthorized access to or use of such records that could result in substantial harm or serious inconvenience to a member. We accomplish this by:
 - a. Only allowing authorized personnel access to member information; and
 - b. Securing member information in locked filing cabinets.
3. Assist in the identification of persons who commit or attempt such actions and crimes. We accomplish this by ensuring our membership data is compared to all required governmental lists on a regular basis.