

PRIVACY POLICY

THE INFORMATION THAT WE COLLECT

We collect 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
- Information about your transactions with nonaffiliated third parties
- Information from a consumer reporting agency

THE CONFIDENTIALITY, SECURITY & INTEGRITY OF YOUR NONPUBLIC PERSONAL INFORMATION

We restrict access to nonpublic personal information about you 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.

NONPUBLIC PERSONAL INFORMATION AND NONAFFILIATED THIRD PARTIES

Since we value our member relationship with you, we will not disclose your nonpublic personal information to nonaffiliated third parties, except as permitted by law 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.

NONPUBLIC PERSONAL INFORMATION AND FORMER MEMBERS

We do not disclose nonpublic personal information about former members, except as permitted by law. third parties, except as permitted by law.

NONPUBLIC PERSONAL INFORMATION AND AFFILIATES FUTURE CHANGES

In the future, we may disclose nonpublic personal information about you to affiliates, even though we are not doing so now. Here are the kinds of nonpublic personal information we may disclose to our affiliates:

- Transactions and experience information from our account records.
- Name and Address

Federal Law allows us to disclose the information listed above with our affiliates. However, we will allow you to opt out of the disclosure of this information to our affiliates. If you do not want us to share your nonpublic personal information with nonaffiliated third parties in the future, you can block the release of certain nonpublic personal information. This is known as your right to "opt out". Information with nonaffiliated third parties in the future, your decision to block the disclosure of your nonpublic personal information will apply to all products and services you receive from us. If you have a joint account, an opt out instruction given by one participant of this account will affect all participants of the account. If you wish to opt out of the disclosures, you may do so by contacting the credit union.