

Privacy Notice

PRIVACY NOTICE AND DISCLOSURE STATEMENT

IMPORTANT INFORMATION ABOUT YOUR PRIVACY

The privacy and security of personal financial information about our members is important to us. Our Privacy Policy is designed to inform you of the types of information we obtain from members, how we use and safeguard that information, and the circumstances under which we will share it with third parties.

Our Privacy Policy governs member information, which means non-public personal information about a member or their relationship with us. The policy applies to individuals who obtain products and services from us for personal, family, or household purposes.

CONFIDENTIALITY AND SECURITY

Access to your personally identifiable financial information is limited to employees with a specific business reason for utilizing this data. Our employees are educated about the importance of maintaining confidentiality and member privacy. If necessary, we take appropriate disciplinary steps to enforce our employees' responsibility to protect your personal information.

In order to prevent unauthorized access to your information, we maintain security standards and procedural safeguards to protect your member information.

INFORMATION COLLECTED FOR YOUR BENEFIT

We collect information about you that we believe will be necessary or useful in processing or servicing your accounts. We also collect information about you to provide products, services and other opportunities that we think will be of interest or a benefit to you.

We collect the following types of member information:

- Information we receive from you on your account application or that you provide us verbally or in writing, such as your name, address and social security number.
- Information about your transactions with us and our affiliate, Member Plus CUSO, such as your original loan amount, outstanding balances of your accounts, assets and liabilities, your payment history, and the parties associated with your accounts.
- Information we receive from consumer reporting agencies, such as your credit history.
- Information collected when verifying the information you provide on an application or other form, such as information from your current or past employer or other financial institutions where you conduct financial transactions.

INFORMATION SHARED WITH NON-AFFILIATED THIRD PARTIES

We do not share the non-public, personal information of our current or previous members and non-member customers with non-affiliated third parties, except as permitted by law.

We may share all of the types of member information that we collect about you in other legally permitted situations such as:

- If we have your consent to a disclosure for a specific purpose.
- To complete your transaction and maintain your account, such as recording of mortgages in public records.
- In response to a subpoena, a fraud investigation, or other legal process.
- To credit bureaus or similar reporting agencies in accordance with customary business practices.
- Upon merger of credit unions.

INFORMATION SHARING WITH OUR AFFILIATED COMPANY

To give us a complete understanding of your relationship with us, to provide you with efficient and convenient service, and to inform you of new products and services, we may share all of the types of member information that we obtain about you as described above with our affiliate, Member Plus CUSO.

INFORMATION SHARING WITH COMPANIES THAT PERFORM SERVICES ON OUR BEHALF

We may also share all of the types of member information we obtain about you, as described above, with other financial institutions with whom we have joint servicing arrangements, as permitted by law. Companies that provide us with services such as data processing and statement preparation are examples of who we share information with to provide day-to-day business activities. All of these companies are obligated to keep the information that we provide to them confidential and to use the information only to provide the service we have asked them to perform for us.



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