

Our Privacy Policy

The following privacy principles were established to maintain the security, integrity and confidentiality of your personal financial information.

The type of information we collect -

We routinely collect and retain the information we obtain from your account applications, transaction history (*for deposits, loans, credit cards, etc.*) and from consumer reports. This information helps us:

- To establish and administer your accounts. (*Example: We ask for personally identifying information to protect your accounts from fraud.*)
- To satisfy certain regulatory requirements. (*Example: When you open an account that pays interest, we are required by the Internal Revenue Service to obtain your social security number.*)
- Better understand you so that we may prove you with additional or improved products and services. (*Example: We require information concerning your credit history and your assets to determine if you qualify for loan approval.*)

The type of information we disclose and who we share it with -

We occasionally share your information under the following circumstances:

- **Sharing your information with nonaffiliated service providers.** It is sometimes necessary for us to provide information such as your transaction history, account balance, name and address to a third party who provides services for us. This may include vendors who prepare account statements, process checks or provide support for one of our products or services. We are permitted by law to disclose this information when our contract with these service providers specifies that:
 - *Our vendors must abide by applicable privacy laws and reflect our commitment to the confidentiality of your information.*
 - *All information disclosed is to be used only for the purpose for which it was originally intended.*
- It is also permissible for us to provide financial information to one or more other financial institutions for the purpose of jointly marketing our products and services.
- **Sharing your information with nonaffiliated third parties as permissible by law -** We only make disclosures of our current and previous members' and nonmember customers' nonpublic personal information to other nonaffiliated companies as permitted or required by law. These disclosures include but are not limited to sharing nonpublic personal information:
 - *When we have received your prior consent.*
 - *When necessary to complete a transaction you have initiated, such as a credit or debit card purchase.*
 - *With a reputable credit bureau or similar consumer reporting agency.*
 - *As authorized or required by law or in response to the judicial process.*

What steps are taken to ensure the security, integrity and confidentiality of member' personal financial information? -

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.

In order to prevent unauthorized access to your information, we maintain security standards and procedures that conform with industry practices. These security standards and procedures are routinely tested to verify the integrity of our systems.

We strive to keep your information as accurate as possible. If you believe there is an error in your information, please call us immediately. We will respond to your requests to correct inaccurate information in a timely manner.

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We do not sell our member information lists to nonaffiliated third parties for marketing, solicitation or similar purposes.