

What Members Can Do to Help

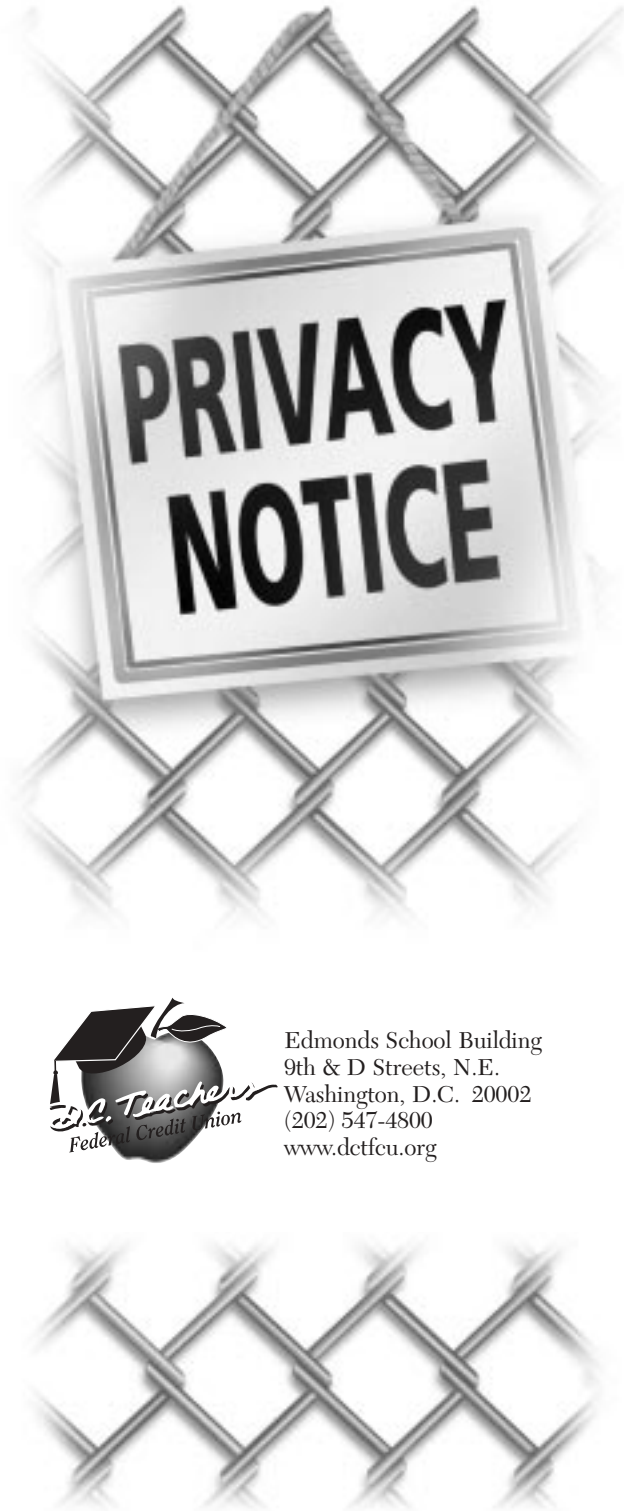
Our credit union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- ◆ Protect your account numbers, card numbers, PINs (personal identification numbers) and passwords. Having your PIN with your debit or credit card will provide free access to your accounts to others if your card is lost or stolen.
- ◆ Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the Credit Union and asks for your account number, you should beware. Official Credit Union staff will have access to your information and will not need to ask for it.
- ◆ Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

Let us know if you have questions. Please do not hesitate to call us—we are here to serve you!



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Credit Union Privacy Notice

Our credit union is committed to providing you with financial products and services to meet your needs and help you reach your financial goals. The Credit Union is also committed to protecting your personal information.

We are required by law to give you this privacy notice. If after reading this notice you have any questions, please contact us by telephone. What follows is a description of the information we collect and disclose, including the parties who receive nonpublic information from us as we conduct the business of the Credit Union.

Information We Collect About You

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 or others;
- ◆ Information we receive from a credit reporting agency;
- ◆ Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers, or

from other institutions where you conduct financial transactions.

We may disclose all of the information we collect, as described above.

Parties Who Receive Information from Us

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

- ◆ Financial companies, such as insurance companies and mortgage service companies; and
- ◆ Non-financial companies, such as consumer reporting agencies.

Disclosure of Information to Parties That Provide Services to Us

We are committed to providing you with competitive products and services to meet your financial needs. We may disclose all of the information we collect, as described above, to the companies that perform services on our behalf or to other financial institutions with whom we have joint marketing agreements. We never sell information to outside parties. The information we provide to outside parties is used only for Credit Union business. We only work with companies who agree to maintain strong

confidentiality protections and limit the use of information we provide. As a result of these arrangements, we may disclose all of the information we collect, as described above. We may also disclose information about you under other 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.

Disclosure of Information About Former Members

If you decide to terminate your membership with the Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

How We Protect Your 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.