

PRIVACY POLICY

We are committed to providing quality products and services that will enable our members to meet their financial goals. Protecting personal information and using it in a manner consistent with member expectations is a high priority for us.

To ensure our commitment, we stand behind the following privacy policy:

- ❖ Our credit union will collect only the personal information that is necessary to conduct our business. That means just what is necessary and no more.
- ❖ Our credit union will protect your personal information. Our credit union will maintain strong security controls to ensure that member information in our files and computers is protected. Where appropriate, we will use security-coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect member confidentiality.
- ❖ You will always have access to your information. As a member of our credit union, you will always have the opportunity to review your information and make necessary changes to ensure that our records are complete and accurate.
- ❖ Our credit union will only share information when absolutely necessary. We will only share information with other businesses in order to administer the products and services we provide, or when required to do so by law.
- ❖ Our credit union will partner only with businesses that follow strict confidentiality requirements. The businesses we select will offer products designed to enhance our members' economic well being. Under no circumstances will we authorize these firms to charge your account without your express consent, and we will not sell member information to telemarketing firms.
- ❖ Our credit union will offer you a choice in how your information is used. Any member of our credit union may elect to keep information from being shared with our business partners. We will inform you on how to exercise your choice, and will take all reasonable steps to make sure your requests are followed. Members of our credit union also have a responsibility to safeguard their financial information. With regards to our Internet Home Banking site, this means protecting your access codes and changing them frequently.

Our home banking database is a private system operated for the exclusive use of our members. We use SSL encryption and digital server authentication to insure the

privacy of your information when sending data between our home banking server and your home computer.

All home banking logins are logged by the server. For authenticated members who use home banking, we collect and store certain information such as how often you visit the home banking section, dates and times of visits and which pages are being used. We use this information for internal review and product evaluation only. We never sell, transfer or trade this information unless we are compelled to do so by law.

We may gather and store additional information available to us on failed login attempts and other activity we consider a threat to our system. In these cases, we will share this information with other companies, agencies and law enforcement officials as we see fit.