

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 provide 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.)

WE DO NOT SHARE THE NONPUBLIC PERSONAL INFORMATION OF OUR CURRENT OR PREVIOUS MEMBERS AND NONMEMBER CUSTOMERS WITH AFFILIATES OR NONAFFILIATED THIRD PARTIES EXCEPT AS PERMITTED OR REQUIRED BY LAW.

How is that information protected?

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 very personal information.

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.