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Thinking Outside the Box

NOTICE OF PRIVACY PRACTICES

REV 03/13

Important information about the personal data your Credit Union collects, and how it is used. To assure the continued privacy and confidentiality of your personal financial information, your credit union observes these practices and procedures

INFORMATION WE COLLECT

We collect nonpublic information about you from some or all of the following sources:

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets and income.
- Information about your transactions with us, our affiliates, or others such as your account balance, payment history, parties to transactions and credit card usage; and,
- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

INFORMATION WE DISCLOSE

We may disclose all of the information we collect as described above to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We may also disclose information about you under other circumstances as permitted by law.

OUR SECURITY MEASURES

We restrict access to nonpublic 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. Credit union members and the public may receive copies of this notice of privacy practices by contacting the credit union. This notice meets the notification requirements of the National Credit Union Administration regulation on privacy of consumer information, Part 716.