

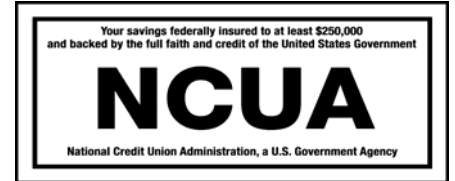
# **PRIVACY NOTICE AND DISCLOSURE**

**Local 41 IBEW FCU** is committed to providing you with competitive products and services to meet your financial needs and goals. Protecting the privacy of our members is a major concern of the credit union. Under federal law, we are required to give you this privacy notice. This notice describes the credit union's privacy policy and practices concerning the personal information that we collect & disclose about our members. It also includes the information about the parties who receive the personal and sometimes nonpublic information from us as we conduct the normal business of the credit union. If after reading this notice you have any questions or concerns, please contact us at 3564 California Rd., Orchard Park, NY 14127, 716-662-6133, or Local41FCU@aol.com.

## **INFORMATION COLLECTED:**

The information we collect about you is from the following sources:

- \* Information we receive from you on applications and/or other forms.
- \* Information we receive from a consumer credit reporting agency.
- \* Information we obtain when verifying the information you provide on an application of other forms, which may be obtained from your current/past employers or from other institutions where you conduct financial transactions; and
- \* Information about your transactions with us, our affiliates, or others.



## **INFORMATION DISCLOSED:**

We may disclose the following kinds of nonpublic personal information about you:

- \* 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 credit reporting agency, such as your creditworthiness and credit history.

We may disclose all of the information that we collect, as described above. We do not disclose any nonpublic personal information about our members and former members to anyone, except as permitted by law.

## **CATEGORIES OF AFFILIATES AND NON-AFFILIATED PARTIES TO WHOM INFORMATION IS DISCLOSED:**

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

- \* Financial service providers, such as mortgage bankers and insurance agents;
- \* Non-financial companies, such as consumer reporting agencies, our attorney's office, share draft printers, processors, plastic card processors, non-profit organizations, and government agencies.

We may disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law. We may disclose non-public personal information about you under circumstances as permitted or required by law. These disclosures include information to process transactions on your behalf, to follow instructions as you have authorized, to protect the security of our financial records, or to conduct the normal operations of the credit union.

To protect our member's privacy, we only work with parties that agree to maintain strong confidentiality standards and limit the use of the information that we provide. We do not permit any parties to sell the information that we have provided to other third parties.

## **POLICIES AND PRACTICES TO PROTECT CONFIDENTIALITY AND SECURITY OF INFORMATION:**

The protection of your privacy is a major concern of the credit union. In order to secure 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.

If you have any questions regarding our Privacy Policy, please contact the Credit Union at the 716-662-6133.