

## **Privacy Policy**

Raleigh County Educators Federal Credit Union . . . is a member owned financial institution providing you with competitive financial products and services that will enable you to meet your financial goals. We are equally committed to safeguarding your confidential information and protecting your privacy. This privacy policy informs you of what we do to protect your information and also some steps you can take to protect your personal and financial information.

### **Information We Collect**

We collect a variety of nonpublic personal information about you from the following sources:

- a) Information we receive from you on applications or other forms
- b) Information about your transactions with us or others
- c) Information we receive from a consumer reporting agency
- d) E-mail and electronic information sources
- e) Information we receive from marketing surveys to provide new benefits and services

### **Disclosure To Parties that Provide Services**

The Credit Union uses a variety of third party vendors to assist in offering competitive products and services to our members. We may disclose all of the information we collect to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements.

### **How We Protect Your Personal and Financial Privacy**

This Credit Union will partner only with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We will not continue a relationship with any third party vendor who violates this policy. We may disclose nonpublic personal information about you to the following types of third party vendors:

- Financial service providers, such as companies providing mortgage or insurance services.
- Non-financial companies, such as consumer reporting agencies, data processors, check/share draft and other printers, plastic card processors and government agencies.

Although we may be permitted by law to disclose certain information about our members, the Credit Union will not disclose that information if we determine it does not contribute to your financial interests. We will disclose information with your consent or if required by law.\* (See Special Notices) If you decide to terminate your membership or you become an inactive member, we will continue to adhere to the privacy policies and practices as described in this notice.

Per Regulation V, also known as the FACT ACT, the Credit Union may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

### **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 and services to you. We maintain physical, electronic, and procedural safeguards that meet or exceed federal regulations to guard your nonpublic personal information.

### **Special Notices**

In accordance with Section 326 of the USA Patriot Act\*, you authorize us to verify and record information that identifies each person who opens an account. You further authorize us to check your account, credit, and employment history, and obtain a credit

report from third parties, including credit reporting agencies, to verify your eligibility for any account or services you request.

We do not collect personal identifying information about visitors to our site, except as described below. Our servers collect standard non-identifying information about our visitors to the site, such as date and time visited, IP address, city, state, and country. This information is used to compile standard statistics on site usage. The Credit Union may use your e-mail address to send you important information relating to your account, to communicate with you to handle your request, and to inform you about other Credit Union products and services. Information you have provided to us will not be sold or transferred to other parties.

### **Disclosure Of Information Practices With Regard To Children**

As Required By The Children's Online Privacy Protection Act

Personal information such as the name, address, e-mail address, telephone number, social security number, persistent identifier, or combination of various identifying elements, of children under the age of thirteen is not collected by Raleigh County Educators Federal Credit Union or [www.Raleigh County EFCU.com](http://www.RaleighCountyEFCU.com). If a child elects to send e-mail or other electronic request to the Credit Union, we may respond to that e-mail or request. However, the e-mail address of the child will be deleted and no personal information will be collected, stored or disclosed.

### **What You Can Do To Help**

We are committed to protecting the privacy of our members. You can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts 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 explaining the call is on behalf of the Credit Union and asks for your account number, you should be aware that official credit union staff would have access to your information. They will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. 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.
- Let us know if you have questions. Please do not hesitate to call the Credit Union – we are here to serve you!

### **Third Party Links Disclosure**

Our site contains hyperlinks to other web sites operated by third parties. These links will take you away from our site. The Raleigh County Educators Federal Credit Union does not guarantee the accuracy or completeness of any information presented on these sites. The Raleigh County Educators Federal Credit Union does not represent either the third party or our member if the two enter into a transaction. The third party's privacy and security policies may differ from those of the Credit Union.