

# Privacy Policy

CALCOE Federal Credit Union, your member-owned financial institution, is committed to providing you with financial products and services to meet your needs and help you reach your financial goals. We are equally committed to protecting our members' privacy. You can be confident that your financial privacy is a priority of this Credit Union. We are required by law and our own volition to give you this privacy notice to explain how we collect, use and safeguard your personal financial information.

If you have any questions regarding this privacy notice, please contact us immediately.

## Information We Collect About You

We collect non-public personal information about you from the following sources:

- Information we receive from you on applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provided on an application or other forms; this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

## Disclosure of Information to Parties That Provide Services to US

In order to conduct the business of the credit union, we may disclose all of the information we collect, as previously described above, to companies that perform other services on our behalf so that we may provide members competitive products and services. We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of the Credit Union, follow your instructions as you authorize.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

## Disclosure of Information About Former Members

If you terminate your membership with CALCOE Federal Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

## How We Protect Your Information

We restrict access to non-public personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards accompanied with federal regulations to guard your non-public personal information.

CALCOE Federal Credit Union is committed to protecting the privacy of its members, members 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 account 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. Official Credit Union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone numbers change, 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.

