

# USA PATRIOT ACT



## Member Identification Requirements

In accordance with the USA Patriot Act, and to help the government fight the funding of terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means for our members:

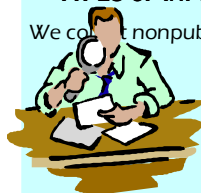
When you open an account, we will ask for your name, address, birthdate, and other information that will allow us to identify you. We may also ask to see your driver's license and other identifying documents.

In some cases, identification will be requested for current members if original documentation was not obtained with the opening of the account. In all cases, protection of our members' identity and confidentiality is our pledge to you.

## PRIVACY DISCLOSURE

### TYPES OF INFORMATION WE MAY COLLECT

We collect nonpublic personal information about you:



- from you on applications or other forms, such as your name, address, social security number, assets, and income
- through transactions you have with us or our affiliates, or others, such as your ACH activity, parties to transactions with others, and debit-card usage
- through information we receive from a consumer reporting agency, such as your account balances, payment history, credit-card usage, creditworthiness and credit history

### TYPES OF INFORMATION WE DISCLOSE

We do not disclose any nonpublic personal information about our members or former members to anyone, except as required by law.

### DISCLOSURE AS PERMITTED BY LAW

We may disclose some of the information we collect to service providers, such as check-printing companies; and we might provide that kind of data to companies that perform marketing services on our behalf—a rarity.

### CONFIDENTIALITY AND SECURITY

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 standards to guard your nonpublic personal information. If you ever have questions or concerns about the integrity of your account information, please call.

CONFIDENTIALITY REQUIRES SUPERSE

PLEASE DO NOT RESPOND to e-mails coming to you under the guise of being from the NCUA or our credit union!

We only correspond with our members via e-mail when they initiate such a dialogue.

NOT ONCE in our existence have we ever shared a name, address, or any other personal information—public information or not—with ANYONE from outside of our organization!