

## **Suwannee River Federal Credit Union Privacy Policy**

Suwannee River Federal Credit Union is committed to providing you with financial products and services that will enable our members to meet their financial needs. Protecting personal information and using that information to enhance the services available to the members is a high priority for everyone associated with our credit union.

### **Information We Collect and Disclose About You**

We collect the following nonpublic personal information about you from a variety of sources and may disclose all the information we collect to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

From membership and loan applications and other forms, we obtain information such as name, address, social security number and income.

From your transactions with us or other companies that work closely with us to provide you with financial products and services, we obtain information such as your account balances, payment history, parties to transactions and credit card usage.

From consumer reporting agencies, we obtain information such as your creditworthiness and credit history.

From verifications of information you provide on applications and other forms, we obtain information from current or past employers, other financial institutions and other sources listed on the application.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership, we will not share information we have collected about you, except as permitted or required by law.

## **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 or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

## **What Members Can Do To Help**

Suwannee River Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

Protect your account numbers, card numbers, PIN's (personal identification numbers) and passwords. Never keep your PIN with your card, which can provide easy access to your accounts if your card is lost or stolen.

Use caution when disclosing your account numbers, social security number, etc. to other persons. If someone calls you, explains the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.

Keep your information with us current. 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. If your address or phone number changes, please let us know.

Let us know if you have questions. Please do not hesitate to call us – we are here to serve you!

**Call us at 386-362-2225**