

Self-Help Federal Credit Union Privacy Policy

At Self-Help Federal Credit Union, we recognize the need to keep your personal information confidential. Your financial affairs are your business and we pledge to keep your information safe and secure.

We have not and will not sell your personal information to anyone.

What Information Do We Collect?

We only collect information about our members needed for essential business purposes. So that we can provide you with personalized services, we keep the following personal information on file:

- Information we receive from you on applications or other forms such as name, address, social security number, and income.
- Information about your transactions with us and others, such as account balances and payment history.
- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.
- Information obtained when verifying data you provide on applications, such as current and past employers, or other institutions where you conduct financial transactions.

How Do We Protect Your Personal Information?

We maintain physical, electronic, and procedural safeguards that meet or exceed standards set by federal regulations to guard your personal information.

We restrict access to your personal information to our employees and affiliates that need it for everyday business purposes. These individuals and all of our employees are actively required to safeguard member privacy and confidentiality.

The following are some examples of when we need to share your information within Self-Help Federal Credit Union and its affiliates:

- To complete your transactions.
- To maintain your accounts.
- When you request additional services.
- To respond to court orders and legal investigations.
- To report to credit bureaus.
- As permitted by law.

We may provide personal information to outside financial service providers to assist us with special products or services, such as printing checks or issuing ATM cards. Each of these providers must agree in writing to keep your personal information private and not to utilize it for any purpose other than as specifically contracted.

We may also provide personal information to outside groups as required or permitted by law, such as auditors, accountants, and regulators.

We may disclose information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

A Lasting Commitment

We know how important the safeguarding of personal information is to our members. You have entrusted us with helping to meet your financial needs, and we recognize that part of that responsibility means protecting your privacy. This policy applies to all current and former members. So even if, one day, you are no longer our member, you can rest assured that we will continue to respect your privacy.

If you have any questions concerning our privacy commitment or any of our policies, please contact the credit union.

