



## **PRIVACY STATEMENT**

Eastern Panhandle Community FCU is owned by its members and run by a Board of Directors you elect. You can be confident that your financial privacy is a top priority of this credit unions' staff and volunteers. We are required by law to give you this privacy notice to explain how we collect, use, and safeguard your personal financial information.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider. Under these arrangements, we may disclose information we collect, as described below, to companies that perform marketing or other services, but only on our behalf. 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 to them.

We collect and may disclose non-public personal information about you from the following sources: Information we receive from you on membership and loan 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 provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

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 with Eastern Panhandle Community FCU, we will not share information we have collected about you, except as permitted or required by law.

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 that comply with federal regulations and leading industry practices to safeguard your non-public personal information.

**REST ASSURED, WE WILL NOT RELEASE YOUR PERSONAL INFORMATION TO ANY NON-ESSENTIAL AGENCY, AND WILL ONLY MAINTAIN AND RELEASE INFORMATION NECESSARY TO CONDUCT BUSINESS TRANSACTIONS AS ALLOWED BY FEDERAL AND STATE LAWS.**