

# First Service Privacy Notice Disclosure

At First Service Credit Union, we do everything we can to protect the privacy of consumers and our members, including those who visit our Web site. We value your time and your interest in our organization. We place a high priority on ensuring the security and privacy of data pertaining to each consumer. First Service Credit Union is aware that as members, you have entrusted us with your financial information and accounts, and also have shared personal information with us.

## First Service Credit Union's Consumer Data Protection and Privacy Practices.

First Service Credit Union's Board of Directors and staff believe it is important to inform you of the data protection and privacy practices we have instituted. To ensure that you can rely upon the quality of products and services we make available, our Credit Union stands behind the following privacy policy:

1. Our Credit Union will collect only the personal information necessary to conduct our business. That means just what is necessary to provide competitive financial products and services.
2. Our Credit Union will protect your personal information. Our Credit Union will maintain strong security controls to ensure member information in our files and computers is protected. Where appropriate, we will use security-coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect member confidentiality.
3. You will always have access to your information. As a member of our Credit Union, you will always have the opportunity to review your information and make necessary changes to ensure our records are complete and accurate.
4. Our Credit Union will only share information when absolutely necessary. We will only share information to administer the products and services we provide, when required to do so by the government, or when we partner with other businesses to offer a broader array of products and services.
5. Our Credit Union will partner with businesses that follow strict confidentiality requirements. The businesses we select will offer products designed to enhance our members' economic well being. Under no circumstances will we authorize these firms to charge your account without your express consent, and we will not sell member information to telemarketing firms.

To ensure we successfully accomplish these priority practices, as an organization we have:

- Established formal guidelines for management and staff to ensure the protection of consumer data and staff awareness of data privacy are top priorities
- Developed and provided to potential and existing members a detailed notice about our data protection and privacy policy and practices
- Established guidelines to ensure proper procedures and controls are in place to address those situations required by law when we must disclose nonpublic personal information about you

The consumer data protection/privacy notice serves as a reference guide for consumers, members, credit union staff, and management regarding the protection of your data and your privacy.

### **Accuracy of Information.**

Every effort is made to ensure that our records of your information are complete and correct. If an error is noted on your statement or in any other communication from us, please contact us at the number listed on your account materials as soon as possible.

### **The Collection and Use of Information.**

We need to collect information about you to conduct our business relationship. However, in order to protect your information, we maintain and enforce strict security procedures.

We collect nonpublic personal information about you from various sources, including:

- Information we received from you on applications or other forms
- Information about your transactions with us, our affiliates, or others
- Information we receive from a consumer reporting agency

**We do not disclose any nonpublic personal information about you to anyone, except as permitted or required by law.**

If you decide to close your account(s) or become an inactive member, we will adhere to the privacy policies and practices as described in this notice.

We collect only the information necessary to deliver quality products and services to our members. Only authorized and trained employees have access to member information. We also are continually assessing new technology, as it becomes available, to continue to best protect your privacy. First Service Credit Union only provides non-public member information to organizations that assist us in processing and servicing our members' accounts.