



Community Resource FCU Member Privacy Policy

How we protect your information

Community Resource is committed to protecting the privacy of our members' account. We restrict access to personal, non-public information about you to those employees who have a specific business purpose for using the information. Our employees are trained on the importance of maintaining member confidentiality and privacy. We maintain physical, electronic and procedural safeguards that comply with federal regulations as well as leading industry practices to safeguard your personal, non-public information.

What information we collect and why

Community Resource collects the following personal, non-public information about you from a variety of sources:

- Information to provide you with financial products and services such as your name, address, social security number, assets, income, account balance, payment history, parties to transactions and credit card usage from loan applications or other forms or from other companies that work closely with us.
- Information for the purposes of establishing and maintaining an account or obtaining credit and for any update, renewal, or extension of credit received such as your creditworthiness and credit history from credit reporting agencies.
- Information from current or past employers, other financial institutions and other sources for verification of information you provide on applications.

Information we share and why

Community Resource is committed to providing you with competitive products and services to meet your financial needs. Consequently, we must share nonpublic personal information about

you to complete your transactions, to provide you with certain financial opportunities. In order to do so, we have entered into agreements with third party companies that provide either services to us or additional financial products for you to consider. These companies include data processors, credit and debit card processors, check printers, check clearing companies, collection companies, attorneys, licensed brokers and investment companies, IRA service suppliers, consulting companies and statement processors and mailers. We also share information with legal, regulatory and auditing third parties when necessary to conduct a criminal investigation, to satisfy certain regulatory and audit requirements, and to comply with IRS and state government information reporting requirements. We do not sell member lists and we do not share nonpublic personal information with companies that we do not have an affiliation with.

Under these arrangements, Community Resource may disclose all of the information we collect to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and who limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

Community Resource may disclose information we collect about you under other circumstances as permitted or required by law. This disclosure typically includes information to process transactions on your behalf, conduct the operations of the Credit Union, follow your instructions as you authorize or protect the security of our financial records.

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

If you do not wish to have your name included in the sharing of information please contact the Credit Union and your name will be removed from any future third party contacts.

How to protect your account

- Protect your account numbers, card numbers, personal identification numbers (PINs), and passwords. Never keep your PIN with your debit or credit card as doing so provides easy access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, or any other sort of identifying information to other persons.
- Keep your information current. It is important that we have your current address, phone number and email address in case there is fraudulent activity in your account.
- Under no circumstances will Community Resource, our regulator (NCUA), or affiliates ever contact you by phone, mail or email to request your account number PIN or other personal, nonpublic information. If you receive an unsolicited request for your personal or account information, please contact us before you respond or click on any link.

For questions, contact us at (518) 783-2211.

