



PRIVACY POLICY

At USA Credit Union your financial privacy is protected and respected. We value your relationship with us and recognize the need to protect your personal information. This privacy policy describes how we maintain your financial privacy.

INFORMATION WE COLLECT ABOUT YOU

While serving you, we collect nonpublic personal information about you in the form of:

- Information we receive from you verbally, electronically, or in writing from applications and other forms;
- Information about your transactions with us, our affiliates or others; and
- Information we receive from consumer reporting agencies.

INFORMATION WE MAY DISCLOSE ABOUT YOU

We may disclose all of the information we collect from you, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. For example, through a joint marketing agreement we offer insurance services from other financial providers.

If information is provided as part of a joint marketing agreement or to a third party affiliate we require that these affiliates maintain the highest level of confidentiality and do not share information with other vendors. This will only be done to the extent allowed by law.

We may disclose information to other companies or entities as necessary to comply with other legal requirements or as permitted by law.

We do not disclose any nonpublic personal information about our members and former members to anyone, except as permitted by law.

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 to guard your nonpublic personal information.

An example of one safeguard is when calling in by phone: Our representatives are trained to ask for information in order to verify your identity before conducting transactions, updates or providing account information. This is required to insure that your account information is only provided to authorized individuals.

STATE PRIVACY EXCEPTIONS

Some states may provide additional privacy protection under existing or future state laws. We are committed to complying with applicable law when we share your information.

WHAT YOU CAN DO TO HELP PROTECT YOUR PRIVACY

Members can help by following these simple guidelines:

- Protect your account numbers, card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your ATM, Debit or Credit Card which can provide easy access to your account if your Card is lost or stolen.
- Use caution when providing your account numbers, social security number, etc., to other persons. Credit Union employees that contact you will not need to ask for your account number. Make sure you know who you are providing the information to.
- Be cautious of any email that includes requests for personal information. Neither the Credit Union nor any agency with which the Credit Union is involved will ask for information in this way.
- Always use secure web sites when submitting any personal information. To make sure the website you are using is secure check the beginning of the address on your address bar. If secure, it will begin with https:// rather than http://.
- Keep your information with USA Credit Union current. It is important that we have current information on how to reach you. If we suspect fraudulent or unauthorized activity on your account, we will attempt to contact you immediately. If your address, phone number or email address changes, please notify us through OnLine USA, your local branch or by contacting a Member Service Representative at (800)521-8440 ext. 2.

Because we only provide information as permitted by law we do not have an opt-out provision in our Privacy policy. If you have any questions, please contact your local branch or a Member Service Representative at (800) 521-8440 ext. 2.

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