

CHARLESTON POSTAL FEDERAL CREDIT UNION PRIVACY NOTICE

Members can be confident your financial privacy is a priority. This privacy notice will explain how we collect, use and safeguard your personal financial information. If you have any questions or would like a copy of our privacy notice mailed to you, please contact a credit union employee at 746-5111.

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 services to us, or additional financial products for you to consider.

*** Our credit union will collect only the personal information that is necessary to conduct our business.** That means just what is necessary to provide competitive financial products and services – no more.

*** Our credit union will protect your personal information.** Our credit union will maintain strong security controls to ensure that member information in our files and computers are protected. Where appropriate, we will use security code techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect member confidentiality.

*** 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 that our records are complete and accurate.

*** 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.

*** Our credit will partner only 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.

*** Our credit union will offer you a choice in how your information is used.** Any member of our credit union may elect to keep information from being shared with our business partners. We will inform you on how to exercise your choice, and we will take all reasonable steps to make sure your requests are followed. At least once a year, we will remind all members of your right to choose.

This notice is published in compliance with NCUA Regulations.