

Privacy Statement

Alcose Credit Union is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with our credit union.

As a member of our credit union, you also have a responsibility to safeguard your financial information.

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:

- 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. We will maintain strong security controls to ensure that member information in our files and computers is protected. Where appropriate, we will use security-coding techniques to protect against unauthorized access to person 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 as 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. No member's information will be supplied for any marketing purpose.

Our credit union 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.

Alcose Credit Union Privacy Policy

Credit unions choose how they share your personal information. Federal law gives members the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do. If you have questions, please call us at 412-673-2450.

Information We Collect About You

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- Credit card or other debt and credit history
- Employment information and payment history

How We Collect Your Information

We collect your personal information, for example, when you:

- Open an account;
- Apply for a loan/credit card or pay on a loan/credit card;
- Use your debit/credit card

We also collect your personal information from others, such as credit bureaus.

How We Use Your Information

All credit unions need to share members' personal information to run their everyday business. In the section below, we list the reasons credit unions can share their members' personal information; reasons Alcosse Credit Union chooses to share; and whether you can limit this sharing.

- **For our everyday business purposes** - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus. Alcosse Credit Union does share your personal information for these purposes. You cannot limit this sharing.
- **For our marketing purposes** – to offer our products and services to you. Alcosse Credit Union does share your personal information. You cannot limit this sharing.
- **For joint marketing with other financial companies.** Alcosse Credit Union has a formal agreement with some nonaffiliated financial companies that can market financial products or services to you. On occasion, Alcosse Credit Union may share your personal information with these types of companies. You can limit this sharing.
- **For nonaffiliates to market to you.** Nonaffiliates are financial or nonfinancial companies that are not related to Alcosse Credit Union by common ownership or control. Alcosse Credit Union does not have relationships with these types of companies so none of your information is shared with them.
- **For affiliates' everyday business and marketing purposes** – information about your transactions, experiences and creditworthiness. Affiliates are companies that are related by common ownership and control. Alcosse Credit Union does not have relationships with these types of companies so none of your information is shared with them.

How We Protect Your Information

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

Member Rights Regarding The Sharing Of Your Information

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes – information about your creditworthiness;
- Affiliates from using your information to market to you;
- Sharing for nonaffiliates to market to you.

How You Can Limit Our Sharing Your Information

To limit our joint marketing with nonaffiliated financial companies, you may opt-out by calling the credit union at 412-673-2450 and a member service representative will assist you.