

SAFE HARBOR CREDIT UNION

PRIVACY NOTICE

Safe Harbor Credit Union is committed to provide you with financial products and financial services which will enable you to meet your financial goals. This privacy notice is required as part of the Gramm-Leach-Bliley Act governing the privacy of consumer financial information. It describes our policies and practices that protect your privacy and enable us to share information to make available appropriate and competitive financial products and services. If you have any questions concerning this notice, please contact us at 231-843-2323.

Categories of Information We Collect and Disclose About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on membership and loan applications and other forms;
- Information about your transactions with us, our affiliates, or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

We may disclose all the information we collect.

Our commitment to provide you with excellent financial products and services may require that we share information about you with our affiliate CU*Answers, which provides data processing services.

We may also disclose all the information we collect, as described above, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To be certain that we protect our members privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not allow these companies to sell the member information we provide to other third parties.

In order to conduct the business of the credit union, we may also disclose nonpublic personal information about you under other circumstances as permitted or required by law. Disclosures of this type include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

Information We Disclose About Former Members

If you terminate your membership with Safe Harbor Credit Union, we will not share information we have collected about you, except as permitted or required by law.

Confidentiality and Protection of Your Information

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. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

How You Can Help Protect Your Privacy

At Safe Harbor Credit Union we have made a commitment to protect the privacy of our members' nonpublic personal financial information. Members can help by following these guidelines:

- Protect your account numbers, card numbers, PINs (Personal Identification Numbers) and passwords. Never keep your PIN with your debit or credit card which can give free access to your accounts if your card is lost or stolen.
- Keep your information with us current. It is important that we have current information on how to reach you. If we detect any activity that is potentially fraudulent or unauthorized or other use of an account, we will attempt to contact you. If you change your address or telephone number, please let us know.
- Please use caution when you disclose your account numbers, social security number or other information to anyone. If someone calls you, states that the call is on behalf of the credit union, and asks for your account number, you should not give it to them. Official credit union staff will have access to your information and will not need to ask for it.

We will be happy to answer any questions you may have concerning this notice, please feel free to call us at your convenience.