

Our Privacy Policy

Dear Member,

Please take a minute to read over our privacy policy. This outlines what information we can receive about you and to whom we can disclose this information.

Information We Collect:

We collect nonpublic information about you from some or all of the following sources:

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets and income.
- Information about your transactions with us, our affiliates, or others, such as your account balance, payment history, parties to transactions and credit card usage; and,
- Information we receive from a consumer-reporting agency, such as your creditworthiness and credit history.

Information We Disclose:

We may disclose all of the nonpublic information about our members or former members as described above.

Who May Receive This Information:

We may disclose some or all of the information we collect as described above to the following types of third parties:

- Financial service providers such as mortgage bankers, securities brokers/dealers, and insurance agents.
- Non-financial companies such as retailers, direct marketers, and publishers.
- Others, such as non-profit organizations
- Companies that perform marketing services on our behalf and/or to other financial institutions with whom we have joint marketing agreements.

We may also disclose nonpublic personal information about you to non-affiliated third parties as permitted by law.

Our Security Measures

We restrict access to nonpublic 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.

You May Opt Out

If you prefer that we do not disclose nonpublic information about you to nonaffiliated third parties, you may opt out of those disclosures; that is, you may direct us not to make those disclosures (other than disclosures permitted by law). Non-member joint account holders, co-borrowers and guarantors may exercise this right to opt out. For joint account holders, we will treat an opt-out request as applying to everyone listed on the account unless you direct us otherwise. If you wish to opt out of our disclosures to non-financial companies such as retailers, direct marketers, publishers, or others such as non-profit organizations, you may call or mail your request to us at:

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