

PRIVACY POLICY NOTICE



Effective 9/1/08

Bank-Fund Staff Federal Credit Union® values your trust and respects your privacy. Protecting the confidentiality of our members' financial information is vital to us. This policy statement explains what information we collect, when it is shared and how it is protected.

DEFINITION OF TERMS

We, our, and us, when used in this notice, means Bank-Fund Staff Federal Credit Union.

When we use the words "*you*" and "*your*" we mean the members and former members of Bank-Fund Staff Federal Credit Union, joint owners who have a share, share draft, or credit card account jointly with a member, and certain other non-members.

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term "information" to mean nonpublic personal information as defined in this section.

An *affiliate* is a company we own or control.

A *nonaffiliated third party* is a person we do not employ or a company that is not an affiliate of ours. This is also known as nonaffiliated third party, or simply, an "other party."

THE INFORMATION WE COLLECT

We collect information from the following sources:

- in person, over the telephone, or on-line on applications or other forms
- transactions involving your accounts with us
- transactions with third parties
- consumer reporting agencies

INFORMATION WE SHARE ABOUT YOU

We may share information within Bank-Fund Staff Federal Credit Union and nonaffiliated third parties regarding products and services you use. We may share the information we collect as required by law, for example, to process and complete transactions, comply with U.S. tax laws, to respond to court orders and report to credit bureaus. We may share information we collect with companies that assist us in providing services to our

members, such as on-line bill payment service providers, or processors of debit and credit card transactions. These companies may assist us with member statements, or printing checks.

We may enter into joint marketing agreements and share all of the information we collect as described with financial services institutions that enable us to offer other products and services to our members. For example, we may enter into a joint marketing agreement with a company to offer financial planning and investment services at reduced prices. Other examples may include insurance products and related services. Companies with whom we share any information are contractually obligated to maintain confidentiality.

THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR INFORMATION

We have established security procedures designed to guard against unauthorized access to your confidential information. We restrict access to information about your account to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards in compliance with federal standards to protect this information.

NOTICES AND JOINT RELATIONSHIPS

Except where expressly required by applicable law, we will provide all notices to the person (member) listed first on any application, agreement or other document with us. The notice will be mailed to the address noted for the person listed first on the member application, agreement or other document. If this person (member) has agreed to receive notices and disclosures electronically, then we will send all notices and notifications to the email address provided by the person listed first on the application. All joint owners, borrowers and guarantors agree to the receipt and sufficiency of any notice or notification sent according to this paragraph.

POLICY CHANGES

We will provide our Privacy Policy Notice to consumers when they establish a member account and annually, thereafter, as long as the membership is maintained. This policy may be revised as our business needs change or as required by law and we will provide prior notice of any changes as required by law.



BANK-FUND STAFF FEDERAL
CREDIT UNION

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BFSFCU.org

General e-Mail: memberservices@bfsfcu.org

These terms and conditions are subject to change.

03/09 SC/MP



Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency