

Policy and Regulation

At Prescott Federal Credit Union, we are doing everything we can to protect your privacy. We value your time and your interest in this organization. We have placed a high priority on ensuring the security and privacy of data pertaining to each member, including those who visit our Web site. We are aware that you have entrusted us with your financial information regarding your accounts.

The Board of Directors, Management and Staff of the Credit Union believe it is important to inform you of the data protection and privacy practices that we have instituted. We have:

1. Established specific security protection practices to ensure privacy of information.
2. Established control methods to limit access to member/consumer data.
3. Established procedures on the disclosure of member account information.
4. Defined standards for member/consumer data collection, use, and sharing of data.
5. Required consumer data privacy statements in third party service and business agreements.
6. Ensured our staff is committed to protect a member's right to data privacy.

Accuracy of Information:

Every effort is made to ensure that our member records are complete and correct. If you detect an error on your statement or on any other communication from us, please contact us at the number listed below as soon as possible.

Collection and Use of Information:

We need to collect information about you to conduct our business relationship. However, in order to protect your information, we maintain and enforce strict security procedures.

We collect nonpublic personal information about you from various sources, including:

- Information we received from you on applications or other forms
- Information about your transactions with us or others
- Information we receive from a consumer reporting agency

We collect only the information that is necessary to deliver quality products and services to our members. Only authorized and trained employees have access to member information. We also are continually assessing new technology, as it becomes available, to continue to best protect your privacy.

Sharing of Information to Others:

From time to time, we will provide information to reputable companies for the purposes of informing you about financial products or services offered by those companies. Unless you specifically respond to a solicitation by such a company, however, retention of this information is not allowed.

We may disclose nonpublic personal information about you to the following types of parties:

- Financial service providers, such as a nonaffiliated third party insurance provider.
- Consumer credit reporting agencies or check reporting systems.

We will not share your account number or access code(s) with outside companies for the purpose of marketing.

We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law. We may also disclose the following information to companies that perform marketing services on our behalf or to other financial institutions, with which we have or may have joint marketing agreements:

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

Request to Opt Out of Disclosures:

If you prefer that we not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures by directing us to not make disclosures, other than those permitted by law. We ask that you use the attached form to specify which information you do not want to share. You can either write, call, e-mail, or stop by in person at the main branch or one of our branches and talk with a staff member to advise us of your choice.

Write us at:

Prescott Federal Credit Union 500 North Highway 89 VAMC
Building T-5 P. O. Box 9051
Prescott, AZ 86313

Please include the name, address, social security number, and account numbers of all affected accounts at Prescott Federal Credit Union.

Sharing of Information in Other Circumstances:

As permitted by law, we may share information about your identity, such as your name, social security number, and driver's license number, transactions with our credit union, such as account numbers and repayment history, your application, such as income and/or asset information, and credit report or other similar information.

Situations where this type of sharing would be appropriate could include:

- When we contract with third parties to help deliver our services to you.
- Involvement in programs for business involving employers of cardholders for travel, purchasing, etc.

- When credit bureaus or others, as appropriate, ask for credit references in the course of customary business practices.
- When we share information with third parties, we hold all such parties to the same high standards as we do ourselves with respect to privacy of your information.

Our Web Site:

When you visit our Web Site at <http://www.prescottfcu.com>, we want you to feel secure that we are respecting your privacy. The only private information we have about you is the information you choose to disclose.