

# Privacy Policy

## Your Privacy is our #1 Concern

The United States Congress recently passed a law called the Gramm-Leach Bliley Act. As part of the new law, financial service providers are required to tell their customers (and members) how their personal information will be treated. We agree that our members should know how information about them is being used.

### Information That We Collect About You

Nonpublic personal information means information about you that we collect when providing a financial product or service to you. It does not include information that is available from public sources, such as telephone directories or government records.

We collect non-public, personal information about you from the following sources:

1. Application forms used to open your membership share account, share draft account, IRA, obtain loans or other services from our credit union.
2. Information created as a result of you being a member of our credit union. This includes the account numbers and transactions that have occurred on these accounts or loans you have with us.
3. Credit reporting agencies.
4. Other sources to verify the information that you provide on an application form.

### Our Privacy Disclosure Policy

A non-affiliated third party is a company that is not an affiliate of ours.

1. We do not disclose the nonpublic personal information of our current or former members, or others that have had a relationship with us, with any nonaffiliated third parties except as permitted or required by law (for example, to reputable credit reporting bureaus).
2. We restrict access to your personal information to only those employees and others that perform services for the Internal Revenue Federal Credit Union who legitimately require the data for a specific business reason.

### How We Protect Your Information

Only our employees or other authorized individuals will have access to information about you and only to the extent that they have a specific business need for the information. We prohibit our employees or other individuals from giving this information to anyone else in a manner that would violate the law or our privacy policy.

As a credit union member, you will always have the opportunity to review your information and make necessary changes to ensure that our records are complete and accurate.

We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.