

BESSER CREDIT UNION PRIVACY POLICY

Besser Credit Union is committed to meeting our Members financial needs and in doing so, protecting their privacy in all situations.

General knowledge, such as your address, phone number or place of employment can be obtained from other sources. This information is public knowledge.

We may collect non-public information about you, the Member. This is received when a loan application is completed. This information is confidential. Our employees may be required to verify this data from other financial institutions, from current or past employers or from our consumer reporting agencies or as allowed by law. This is done in order to conduct the business of the credit union and process transactions on your behalf. In order to follow your instructions and meet your financial needs, we may need to disclose non-public information. But it is done in the strictest procedures. We maintain strong confidentiality protection and limit the use of information.

Our employees are trained in the importance of complete confidentiality and members privacy.

All employees received and acknowledge the confidential information and fraud policies.

The board of directors have adopted these policies.

We maintain procedural safeguards that comply with federal regulations to guard your non-public personal information.

All members' records are kept in a locked, fireproof room to protect them against physical hazards such as fire or water damage .

Remember, you, the member, are our first concern.

You can help protect your privacy.

- ◆ Protect your account numbers, credit card numbers and passwords.
- ◆ NEVER keep your PIN with your debit or credit card. This will safeguard access to your accounts if your card is lost or stolen.
- ◆ Use caution before you give out your account number or personal information unless required-including home phone, driver's license, credit card, bank account and especially your social security number to other persons. Tear up or shred discarded papers that include an account number. Only use retailers. If someone calls and requests this information, ask for their phone number and call them back with the information. Chances are they will not have a phone number and therefore it will be a bogus call.
- ◆ Be sure to keep all of your information current with us. This is extremely important if we should have to contact you. If we detect fraudulent or suspicious activity, we will attempt to contact you immediately. So be sure to let us know if your address or phone number changes..



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