

Your Privacy is Important to Us

The Lancaster-Depew Federal Credit Union is your member owned financial institution. As such we are committed to providing you with competitive products and services to meet your financial needs and reach your financial goals. We are equally committed to protecting the privacy of our members. This privacy policy informs you of what we do to protect your nonpublic personal information, who we share your information with, under what conditions we share that information and also some steps that you can take to protect your personal and financial information. Under federal law, we are required to give you this privacy notice.

Information We Collect About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms.
- Information about your transactions with us.
- Information we receive from a consumer reporting agency.
- E-mail and electronic information sources.
- Information obtained when verifying the information you provide on an application or other forms.

We may disclose all of the information we collect, as described above, as permitted by law.

Parties Who Receive Information From Us

We will partner only with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We will not continue a relationship with any third party vendor who violates this policy. We may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as insurance companies or mortgage servicing providers.
- Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers/printers, plastic card processors, direct marketers, government agencies, and attorneys.

Disclosure of Information to Parties That Provide Services to Us

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to other financial institutions with whom we have joint marketing agreements, to other companies that perform marketing services on our behalf, or to nonaffiliated third parties for the purpose of processing and servicing transactions that you request or authorize, so that we may provide members competitive products and services. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the surety of our financial records.

We may also disclose nonpublic personal information about you under circumstances as permitted or required by law.

Disclosure of Information About Former Members

If you terminate your membership with the Lancaster Depew Federal Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Special Notices

In accordance with Section 326 of the USA Patriot Act, you authorize us to verify and record information that identifies each person who opens an account. You further authorize us to check your account, credit, and employment history, and obtain a credit report from third parties, including credit reporting agencies, to verify your eligibility for any account or services you request.

Per Regulation V, also known as the FACT ACT, we may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

We do not collect personal identifying information about visitors to our site, except as described below. Our servers collect standard non-identifying location, city, state, and country. This information is used to compile standard statistics on site usage. The Credit Union may use your e-mail address to send you important information relating to your account, to communicate with you to handle your request, and to inform you about other Credit Union products and services. Information you have provided to us will not be sold or transferred to other parties.

What Members Can Do to Help

We are committed to protecting the privacy of our members. You can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the Credit Union and asks for your account number, you should be aware that official Credit Union staff would have access to your information. They will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

Let us know if you have questions. Please do not hesitate to call the Credit Union – we are here to serve you!