

FACTS

Cha-Tel will protect the confidentiality of each member's nonpublic personal information. This will be accomplished consistent with all State and Federal Laws.

Cha-Tel shall take measures to protect the accuracy and privacy of all member information used in the normal operation of business.

Cha-Tel shall not collect or maintain information concerning its members that is not essential for normal business purposes.

RESPONSIBILITY

All volunteers and employees of Cha-Tel are required to hold in confidence all credit union transactions with its members including information concerning a member's account and to protect private member information.

INFORMATION WE COLLECT

We collect nonpublic information about you from some of the following sources:

Information we receive from you on applications or other forms, such as your name, address, social security number, assets and income.

Information about your transactions with us, our affiliates, or other s such as your account balance, payment history, parties to transactions and credit history.

Information we receive from a consumer-reporting agency, such as your creditworthiness and credit history.

SHARED MEMBER INFORMATION

It is the policy of Cha-Tel to prohibit the disclosure of member information to third parties except:

When such disclosure is necessary to complete member transactions, non-affiliated third parties as permitted by law.

To comply with any court orders, applicable laws or regulations.

When written permission is given by the member(s)

Information Cha-Tel provides to credit reporting agencies, which the Fair Credit Reporting Act strictly regulates.

To non-affiliated third parties whom Cha-Tel has a joint marketing agreement (example: personal and credit insurance products and services)

Cha-Tel does not sell or provide personal information to third parties for independent use. We may share personal information with our credit union affiliates as allowed by Federal Law, if that information is required to provide a product or service that we believe may benefit the member.

Information on former members will not be shared except as permitted or required by law.

STATEMENT OF POLICY

The protection of member privacy is an ongoing process and Cha-Tel FCU will continue to review and monitor measures taken to safeguard member information. All member information shared with vendors, including all contracts and agreements between the vendor and Cha-Tel shall guarantee to safeguard all information. We restrict access to nonpublic information to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with Federal regulations to guard your nonpublic personal information. Cha-Tel reserves the right to amend this policy.

WHAT MEMBERS CAN DO TO HELP

Protect you account numbers, plastic card numbers, PIN's (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 number, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and ask for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it. Keep your information with us current. If your mailing address, email address or phone number changes, it is your responsibility to let the credit union 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 as soon as we detect the potential activity. Please do not hesitate to call us if you have any questions. We are here to serve you!