

YOUR CHOICE FEDERAL CREDIT UNION

3010 Maple Avenue, Altoona, PA 16601 (814) 946-1293
Monday – Thursday 9:30 – 4:30 Fridays 10:00 – 6:00

NOTICE OF PRIVACY PRACTICES

The credit union's directors, management and staff respect the private nature of our members' nonpublic, private personal information. We recognize that when you supply us with this data, you expect us to respect your right to privacy regarding this information.

We may disclose some or all of the information we collect to service providers that perform services on our behalf. We may also disclose information about you under other circumstances as permitted or required by law.

We restrict access to nonpublic information about you to those employees and business partners who need to know that information in order to provide services or products to you. We have physical, electronic and internal safeguards in place to ensure the privacy of your information.

Information We Collect About You

We may disclose all of the information we collect about you from the following sources:

- Information we receive from you on applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a credit reporting agency;
- Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

Parties Who Receive Information From Us

We may disclose nonpublic personal information about you to the following types of third parties, such as but not limited to:

- Financial companies, such as insurance companies;
- Non-financial companies, such as consumer reporting agencies, share draft printers and or processors, data processors, debit/credit card processors, ATM and ACH networks, consumer reporting agencies, repossession agencies, auditors and lawyers.

Disclosure Of Information To Parties That Provide Services To Us

We may disclose all of the information we collect to third parties that perform services on our behalf. We only work with companies who agree to maintain strong confidentiality protections and limit the use of information we provide. We may also disclose information about you as permitted or required by law. These disclosures include information to process transactions on your behalf, conduct the operations of our credit union, to follow your instructions as you authorize or to protect the security of our financial records.

Disclosures Of Information About Former Members

If you decide to terminate your membership with us, we will not share information we have collected about you, except as may be permitted or required by law.