

## **PRIVACY POLICY**

The Fayette County School Employees Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under Federal Law, we are required to give you this privacy notice. It describes our Credit Union's Privacy Policy and Practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the Credit Union.

If after reading this Notice you have any questions, please contact us at (724)438-9019 or write to:

Claudia Tiberi  
Fayette County School Employees Credit Union  
193 Edison Street  
Uniontown, PA 15401

### **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
- 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

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

### **Parties Who Receive Information From Us**

We may disclose nonpublic information about you to the following types of third parties:

- **Non-financial companies**, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers, printers, plastic card processors, government agencies, and mailhouse.

### **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 purposes of processing and servicing transactions that you request or authorize so that we may provide members competitive products and services.

We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. 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 security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

### **Disclosure of Information About Former Members**

If you terminate your membership with the Fayette County School Employees 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.

Reviewed 06/16/2004  
Reviewed 06/29/2005  
Reviewed 06/21/2006  
Reviewed 06/28/2007  
Reviewed 06/30/2008  
Reviewed 09/08/2009  
Reviewed 07/11/2012  
Reviewed 05/10/2013  
Reviewed 10/08/2014  
Reviewed 10/14/2015  
Reviewed 08/10/2016