

## **Riverfork Federal Credit Union PRIVACY POLICY**

Riverfork Federal Credit Union is owned by you, its members and run by a board of directors you elect. You can be confident that your financial privacy is a top priority of our credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If after reading this notice you have any questions, please contact us at (701) 775-0593.

When we use the words “you” and “your” we mean the following types of members:

All of our consumer members who have a continuing relationship with us, such as...

- \* Deposit account
- \* Loan account

We will first define some terms: “we,” “our,” and “us” means the credit union; “non-public personal information” means information about you that we collect in connection with providing a financial product or service to you. Non-public personal information does not include information that is available from public sources, such as telephone directories or government records.

Our credit union is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with our credit union.

Our credit union collects non-public personal information 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.

We may disclose non-public personal information about you to the following types of third parties:

- \* Financial companies, such as insurance companies and mortgage service companies;
- \* Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers, and plastic card processors.

We may disclose all of the information we collect, as described above to the companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. We only work with companies who agree to maintain strong confidentiality protections and limit the use of information we provide. As a result of these arrangements, we may disclose all of the information we collect, as described above. We may also disclose information about you under other 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.

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

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

Riverfork Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- \* Protect your account numbers, card numbers, PINs (personal identification numbers) and password. Never keep your PIN with your debit or credit 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, explains the call is on behalf of the credit union and asks 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. 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. If your address or phone number changes, please let us know.

### **RIVERFORK FEDERAL CREDIT UNION**

711 North Washington Street  
Grand Forks, North Dakota  
(701) 775-0593