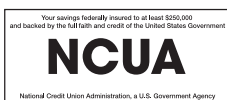


## How You Can Help Protect Your Information

- Report lost/stolen checks, Credit Cards, Debit Cards or ATM Cards to us immediately.
- Keep your ATM or Debit Card PIN number(s) in a safe place and never disclose them to anyone, even our employees.
- Keep your checks, ATM Cards, Debit Cards and Credit Cards in a safe place under your control at all times.
- Protect your receipts and statements and destroy confidential information before placing them in the trash where they can be retrieved by another person.
- Never disclose your personal account numbers or personal information on the telephone unless you are certain you are speaking with a credit union employee. If you are in doubt, request the name and telephone number of the caller and say that you will call them back.
- Be aware of Internet “phishing” scams that make it appear that a trusted source (your financial institution, a travel service, shopping site, bill payment, etc) is asking you to verify your confidential account number and PIN or password in order to not have your account deactivated.



AMERICA'S  
CREDIT UNIONS™



# SPENCERPORT Federal Credit Union

## PRIVACY NOTICE AND DISCLOSURE

---

### Information About The Personal Data Your Credit Union Collects and How It Is Used

2775 Spencerport Road  
Spencerport, NY 14559-1942  
TEL (585) 352-6890 • FAX (585) 352-1899

## **Spencerport Federal Credit Union Privacy Notice and Disclosure**

Spencerport Federal Credit Union is owned by its members and run by a board of directors you elect. At Spencerport Federal Credit Union we value your membership and your privacy. You can be confident that your financial privacy and safeguarding your personal information is a top priority of this credit union. We are required by law to give you this privacy notice and explain how we collect, use and safeguard your personal financial information. If you have any questions, please call a Member Service Representative at 585-352-6890.

We are committed to providing you with competitive products and services to meet your financial needs. This requires that we share information about you with our non-affiliated third party service providers who provide data processing, administrative and other types of support services. We may also disclose information about you under other circumstances as permitted or required by law. These disclosures typically include information necessary to follow your authorized instructions, to conduct the operations of the Credit Union or to protect the security of our financial records.

### **Information We Collect and Disclose About You**

We collect nonpublic personal information about you to help us serve your financial needs, provide member service, offer new products and services, and fulfill legal and regulatory requirements.

We collect information from the following sources:

- Information we receive from you on membership and loan applications and other forms;

- Information about your transactions with us, our affiliates, or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions;
- Information that you authorize us to collect.

If you terminate your membership with Spencerport Federal Credit Union, we will not share information we have collected about you, except as required by law.

### **How We Protect Your Information**

To protect our members' privacy, we work only with companies that agree to maintain confidentiality protections and which limit the use of information we provide to credit union approved purposes. These companies are not permitted to sell to other third parties the information provided. We also restrict access to nonpublic personal information about you to those credit union employees and official volunteers who have a specific business purpose to use your data in order to provide financial services to you. Our policies strictly enforce standards to prevent any abuse of confidential information by limiting employee access and by educating our employees on confidentiality. We also maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.