

Arsenal Credit Union's Privacy Notice (2010)

Protecting the privacy and security of your member information at Arsenal is of the utmost importance to all of us who work and volunteer at the credit union. We're equally committed to providing you with competitive products and services to meet your needs and help you reach your financial goals. The latter necessitates that we share information about you with affiliates and third-party companies that assist us in offering you services.

We collect nonpublic personal information about you from the following sources:

- *You*. This comes from applications and forms you complete in dealing with us.
- *Transactions*. This can be with us, our affiliates, or others.
- *Consumer reporting agencies*.

We may disclose all the information we collect, as described above and as permitted by law, to companies that perform marketing or other services on our behalf, or to other financial service providers with whom we have joint marketing agreements. We only work with companies that agree to adhere to our standards of privacy. These companies are not permitted to sell information about our members to other third parties.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct credit union operations, follow your instructions as you authorize, or protect the security of our financial records.

If you decide to terminate your membership or become an inactive member, we will adhere to the privacy policies and practices as described in this notice.

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining member privacy and confidentiality. We also maintain physical, electronic, and procedural safeguards that comply with federal regulations to protect your nonpublic personal information.

If after reading this notice you have any questions, please contact us at 314.962.6363 (or 1.800.719.6363). We are here to serve you.

What *you* can do to help protect *your* information

- ✓ **Don't respond to e-mail, text message, or unsolicited mail or phone requests for financial information** such as account numbers and passwords or other personal information. Arsenal would never ask for your information through these means; we already have it in our records.
- ✓ **Examine your credit union, credit card & other financial statements when they arrive.** Report mistakes or unauthorized transactions immediately. Check your accounts between statements through online account access. To be set up for free online banking with us, call 314.962.6363 (or 1.800.719.6363).
- ✓ **Request a free credit report through www.annualcreditreport.com, or call 1.877.322.8228.** All U.S. citizens are entitled to one free report from each of the three main reporting agencies every 12 months.
- ✓ **Memorize your PINs (personal identification numbers) and passwords** instead of keeping a written record in your wallet or purse.