

PRIVACY POLICY

The Credit Union is committed to protecting our members' privacy. It is the policy of the Credit Union to hold member information in confidence, subject to applicable legal requirements and standards.

In the course of providing services to you, we collect nonpublic personal information about you. The purpose of this notice is to inform you of our privacy policy. If you have any questions after reading this notice, please contact us at 212-828-6062.

Accuracy Of Information

The Credit Union will take reasonable precautions to protect the accuracy and reliability of your member information; however, you are responsible for updating your member record from time to time in order to assure its accuracy. The Credit Union will respond to your requests to update information on your account as quickly as possible.

Information We Collect About You and Disclose to Others

We collect information about you from the following sources:

- Information we receive from you on applications and other forms or from others to verify your information on applications or other forms;
- Information about your transactions with us, our affiliate or others;
- Information we receive from a credit-reporting agency.

These service providers and companies have agreed, in writing, to keep the information we provide to them confidential.

Parties Who Receive Information from Us

Union Settlement Federal Credit Union shares your nonpublic personal information with its affiliates. In addition, we may disclose nonpublic personal information about you to the following types of third parties.

- Financial service providers such as insurance and mortgage companies
- Non-financial companies, such as consumer reporting agencies
- Companies that perform marketing or other services on our behalf

These service providers and companies have agreed, in writing, to keep the information we provide to them confidential.

How We Protect Your Information

We restrict access to 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 information.