

Privacy Statement

Everyone's Credit Union is committed to making available financial products and services that will enable its members to meet their financial needs and goals. Protecting personal information and using it in a manner consistent with member expectations is a high priority to everyone associated with this credit union.

To ensure that members can rely upon the quality of products and services we make available, our credit union stands behind the following privacy policy:

- The credit union will collect only the personal information that is necessary to conduct our business. That means just what is necessary to provide competitive financial products and services and no more. We collect this information about members from applications and other forms, information about member transactions with us, our affiliates or others, and information we receive from consumer reporting agencies.
- The credit union discloses nonpublic personal information about its members and former members to companies that offer financial products and services, including insurance products and securities brokerage companies. The credit union also discloses nonpublic information to other nonaffiliated third parties as permitted by law.
- The credit union will partner only with businesses that follow strict confidentiality requirements. The businesses we select will offer products designed to enhance our members' economic well-being. Under no circumstances will we authorize those firms to charge a member's account without receiving their express consent, and we will not sell member information to telemarketing firms.

The Credit Union will protect the personal information of its members. This credit union will maintain strong security controls to ensure that member information in our files and computers is protected. We limit employee access to confidential member financial information to those employees with a business reason for knowing such information. Additionally, we maintain physical, electronic and procedural safeguards that comply with federal regulations.

If the primary owner or a joint owner opts out we will treat the account as if all parties on the account have opted out.