



Trust has always been the foundation of our relationship with our members. To preserve your trust, we pledge to protect your privacy by adhering to the practices described below. By signing any application or agreement with us, or your use or continued use of any of our services after receiving this document, you jointly and severally agree to the terms and conditions set forth in this Policy and Agreement. In this Agreement, the terms "we", "our", or "us" mean Georgetown Kraft Credit Union; and the terms "you" or "your" mean all members, consumers, borrowers and guarantors.

1. **The Types of Information We Collect.** We only collect information about our members for lawful purposes, or as otherwise required by applicable law. We collect information about members from the following sources: a) Applications for services, verifications, current and past employers, other forms and any communications you send to us including electronic messages from which we collect your name, address, phone number, social security number, financial data, birth date, gender and other information; b) Transactions involving your accounts or services with us from which we collect information such as your name, account number, balance, payment history, parties to your transactions and credit card usage; c) Consumer Credit Reports from which we collect information regarding your creditworthiness, credit history and account activity; and d) Market Research Firms that provide us with a variety of information regarding our members such as the number of individuals in a household or home ownership.

You agree that the telephone numbers, street and e-mail addresses provided in your Membership Application and Signature Card, or any other application or communication sent to us are publicly available and will be used to provide notices, disclosures, statements and other communications (including but not limited to our responses to your e-mail communications) and offers for certain products or services.

The Credit Union's Web Site. We may also collect information from "cookies," which are electronic files that capture information about you when you access our online services. However, this information is only used to facilitate the internal processing of your request or to facilitate the ease of using our web site. We do not disclose cookie information to nonaffiliated third parties. For more information on how we use cookies and keep your information confidential, see #8 below.

2. **The Types of Information We Disclose.** To benefit our members, and former members, we only share the information described in the section above within the Credit Union which includes all employees, directors, agents, volunteers, committee members and field agents, and with certain trusted third parties described in this paragraph including other financial institutions with which we have joint marketing agreements, who are obligated to maintain the confidentiality and security of your private information. We use the services of various third parties to assist us in offering financial services to our members. For example, we use the services of third parties for processing or facilitating transactions using credit cards, checks (share drafts), debit cards and other access devices including home banking; for assistance in making loans, loan underwriting; processing loan applications; appraising collateral, statement printing; bookkeeping and accounting; consulting and business development services; and for processing our outgoing mail. We also work with companies such as CUNA Mutual Insurance Society and Members Financial Services offered through CUNA Brokerage Services, Inc. that may provide financial services such as financial planning, financial counseling, investment services, extended automotive service contracts, personal, property or other insurance, credit counseling, retail automobile sales and travel services to you. We may report information about your account(s) to third parties such as credit reporting agencies/bureaus. Late payments, missed payments, insufficient funds transactions or other defaults on your loan and share/share draft account(s) may be reflected in your credit report. We may also share information when permitted by applicable law.

3. **Security.** We are committed to taking every reasonable precaution to protect individual identifying information that you provide to us. We restrict access to nonpublic personal information about you to employees who need to know that information to provide products and services to you. We also maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

4. **Notices and Joint Relationships.** Except where expressly required by applicable law, we will provide all notices to the person (member) listed first on any application, agreement, or other relevant document with us. The notice will be mailed to the address noted for said person on the application, agreement or other document. If this person (member) has agreed to receive notices and disclosures electronically, then we can send all such notices and notifications to the e-mail or Internet address provided by said person. All joint owners, borrowers and guarantors agree to the receipt and sufficiency of any notice or notification sent according to this paragraph.

5. **Modification.** The Credit Union reserves the right to modify, change or amend this Privacy Policy and Agreement at any time without notice other than expressly required by applicable law.

6. **What members can do to help.** Protect your account numbers, card numbers, PINs (personal identification numbers), and passwords. In particular, never keep your PIN with your debit card or credit card, as that makes you vulnerable in the event you lose your card or your card is stolen. Use caution in revealing account numbers, social security numbers, etc. to other persons. In particular, if a caller tells you he/she is calling on behalf of the credit union and asks for your account number, you should be aware. Legitimate credit union staff would already have access to that information. It's important that the credit union has current information about how to reach you. If we detect potentially fraudulent use of your account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

7. **Protecting Children.** We do not knowingly solicit or collect data from children and we do not knowingly market to children online. We recognize that protecting children's identities and online privacy is important and that responsibility rests with us and with parents.

8. **How does GKCU collect information about you through its Internet web site(s) and what is done with that information?** We consider your privacy and the confidentiality of your business with us to be paramount in the trust you place in us. When we do collect information about you, it is to facilitate our relationship. We use two methods for collecting and using information:

- a. Through online forms on the web site(s) from data you provide when requesting products, services or information from us. Some examples include loan applications, personal information updates and Internet communications from you.
- b. By using small client-side files that reside on your computer called cookies, of which we use two types:
 - i. Session cookies that expire at the end of your browsing session. For our purposes these are generally used by Fiserv Galaxy Plus to facilitate the internal processing of the transactions you conduct through the service.
 - ii. Persistent cookies that expire at a date determined by us. These cookies are generally used to help us measure the effectiveness of our advertising campaigns and do not contain any personally identifiable or confidential information. They can also be used to help you personalize your experience on our web site(s) should we choose to offer such a service.

Under no circumstances can a web site other than those from our domain read or interact with the cookies created by our domain and we do not share any data we may collect from cookie information that can be personally identifiable. For more information about cookies and how they work, visit:

<http://www.ufaq.org/navcom/lyncookie.html> or <http://www.microsoft.com/info/cookies.htm>

9. **Beware of Phishing.** "Phishing" scams often come as official-looking e-mail that appear to have come from your credit union, bank, credit card company, or eBay, etc. The e-mail usually says that there is something wrong with your account or that they need to verify your information. These messages have been forged and are fraudulent. Your credit union, bank, credit card company, etc., will not contact you by e-mail to verify your information or inform you that you have a problem with your account. You should just delete these messages; never reply to them and never follow their instructions. For further information you may wish to review the information provided at the following links: How not to get hooked by a 'Phishing' Scam: From the Federal Trade Commission - <http://www.ftc.gov/bcp/online/pubs/alerts/phishingalrt.htm> or Privacy: Tips for Protecting Your Personal Information: From the Federal Trade Commission - <http://www.ftc.gov/bcp/online/pubs/alerts/privtipsalrt.htm>.