

At Fort McClellan Credit Union, your privacy is a top priority. The directors, management, and staff of Fort McClellan Credit Union are concerned about and respect the privacy of our members' personal financial information. We understand that our members furnish sensitive information to the credit union in the course of daily business, and the credit union is committed to treating such information in a responsible manner. We know that our members expect privacy and security for their personal and financial affairs. The credit union will take all necessary steps to safeguard sensitive information that has been entrusted to us by our members. The following privacy policy and disclosure outlines our credit unions' practices regarding personally identifiable financial information for our members and others with whom we do business. Throughout this notice, the word "information" refers to personal information about you and may not be publicly available. This policy will be disclosed annually to all the membership and disclosed to all new members as they join initially.

**We collect information about you and our former members from:**

- Applications and other forms you submitted to us, such as membership and loan applications;
- Your transactions with us, our affiliates, or others, such as ATM/Debit card transactions, check cashing, credit card transactions;
- Representations made by you to us;
- Representations made by other people regarding an employment, credit or other relationship with you and;
- Consumer reporting agencies.

**We may disclose the following kinds of information about you and our former members:**

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets, income, marital status;
- Information about your transactions with our affiliates, others, or us such as your account, payment history, parties to transactions and credit card usage;
- Information we obtain to verify representations made by you, such as your open lines of credit;
- Information we obtain from a person regarding an employment, credit, or other relationship with you, such as your employment history;
- And information we receive from a consumer report or a consumer reporting agency, such as your creditworthiness, credit score and credit history.

**We may disclose information about you and our former members to the following types of third parties:**

- Financial service providers such as those that provide financial planning, advice, and services on diversified investments, retirement planning, and other asset management plans; companies for credit and card processing, insurance services such as those that provide credit life and disability insurance, accidental death and dismemberment, vehicle warranty insurance;
- Non-financial companies such as those which print member check orders, companies that print member account statements, data processing servers that also provide the computer software and support. We may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of the information we provide. We do not permit these companies to sell to other third parties the information we provide to them.

**We may also disclose information about you and our former members under other circumstances, as permitted or required by law.**

We restrict access to information about you to those employees who have a need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal and state laws and regulations to guard your information. Our website is not intended for children 13 years of age or younger. It is our policy never to knowingly collect or maintain information about anyone 13 years of age or younger. We recognize that protecting children's identities and privacy online is important and the responsibility to do so rests with both the online industry and parents.

**Additional Information**

For further information, please contact us at 256-237-2113, or write to us at Fort McClellan Credit Union, 1731 Noble Street, Anniston, AL 36201.