

# PRIVACY DISCLOSURE

Flint Area School Employees Credit Union is committed to protecting the privacy of our members. Under federal law, we are required to give you this notice which describes the credit union's privacy policy and practices concerning the information we collect and disclose about our members, information about persons who are no longer members, and steps taken by the credit union to safeguard and protect information. This disclosure also contains information about the parties who receive information about you from us during the normal course of the business of the credit union.

If after reading this notice you have questions, please contact us at:

(810) 720-8300, or write to us at:

Flint Area School Employees Credit Union  
P.O. Box 320830  
Flint, MI 48532-0015

## *Information We Collect About You*

We collect information about you from the following sources:

- Information we receive from you on applications, forms, online, or other correspondence.
- Information about your transactions with us
- Information we receive from a consumer reporting agency
- Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

## *Parties Who Receive Information From Us*

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

In order for us to conduct the business of the credit union, we may disclose all of the information we collect as described above, to companies that perform marketing or other services on our behalf or to other financial institutions with which we have joint marketing agreements so that we may provide our members competitive products and services.

To protect the privacy of our members, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

## *Disclosure Of Information About Former Members*

If for any reason you are no longer a member of Flint Area School Employees Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

## *How We Protect Your Information*

We restrict access to information about you to those employees and official family members who need to know that information to conduct the business of the credit union. We maintain strict confidentiality of any information we obtain from consumers that use ATMs we operate. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your information.

## *What Members Can Do To Help*

Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs (personal identification numbers), access IDs and passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should be aware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. If you detect or suspect any unauthorized activity or use of your accounts, or you believe someone without authorization has obtained your account number or PIN, you must contact us immediately so that we may take appropriate action.
- Let us know if you have any questions. Please do not hesitate to call us – we are here to help you!

