

Tri-Co Federal Credit Union **Privacy Policy Statement**

To ensure that members can rely upon the quality of products and services that Tri-Co Federal Credit Union makes available, the Credit Union stands behind the following privacy policy:

- Tri-Co will collect only the personal information that is necessary to conduct the credit union's business. That means just the information that is necessary to provide competitive financial products and services.
- Tri-Co will protect member personal information. The Credit Union will maintain strong security controls to ensure that member information in its files and computers is protected. Where appropriate, the Credit Union will use security coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect member confidentiality.
- Tri-Co will also provide information to, and receive information from third party credit bureau companies for the safety and soundness related to the opening and qualifying criteria for deposit and loan accounts.
- Members will always have access to their information. As a member of the Credit Union, members will always have the opportunity to review information and make necessary changes to ensure that Tri-Co's records are complete and accurate.
- Tri-Co will only share information when absolutely necessary. It will only share information to administer the products and services it provides, when required to do so by the government, or when we partner with other businesses to offer a broader array of products and services. The Credit Union will not sell member information to telemarketing firms.
- Tri-Co will partner only with businesses that follow strict confidentiality requirements. The businesses we select will offer products designed to enhance members' economic well-being, such as CUNA Mutual Group, an insurance company that sells exclusively to credit unions and their members. CUNA Mutual uses this information to offer insurance products to members by mail.
- Tri-Co will offer members a choice in how their information is used. Any member of Tri-Co may elect to keep their information from being shared with the Credit Union's business partners. At least once a year, Tri-Co will remind all members of their rights not to receive offers.

We recognize that some members want to receive these offers of insurance products and that some members do not. If you do not want to receive them, we will stop them.

More broadly, if you prefer that we do not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures and direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, just fill out the opt-out form below, sign it, return it to us and Tri-Co will not disclose your nonpublic personal information to nonaffiliated third parties.

Opt-out form

Member name (print): _____

Member number: _____

I have read Tri-Co's Privacy Policy, and I do not want to receive by mail any offers of insurance products, so I would like to exercise my right to opt out, as permitted by Tri-Co policy and by law. Please do not disclose any nonpublic personal information about me to CUNA Mutual Group or to any nonaffiliated third party for marketing purposes.

Member's signature

Date

E-Mail: _____

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September 08