

FRESNO POLICE DEPARTMENT CREDIT UNION

YOUR RIGHTS, YOUR PRIVACY, YOUR CREDIT UNION'S COMMITMENT

Fresno Police Department Credit Union, your member owned financial institution, is committed to providing you financial products and services to meet your needs and reach your financial goals. We are equally committed to protecting our members' privacy. You can be confident that your financial privacy is a priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact our office at (559) 233-1788.

If you contact us by e-mail, keep in mind that your e-mail address, and any other information your e-mail header shows about you, such as your name or organization, will be revealed to us in the e-mail. When you communicate with us via e-mail, we will use your e-mail information only for the purpose of responding to your comments or questions. Your e-mail address will not be sold, nor will it be shared with others outside the credit union unless we are compelled to do so by law.

Where appropriate, Fresno Police Department Credit Union uses security encoding techniques to safeguard personal and financial information, ensure accuracy and integrity of communications and transactions, and protect member confidentiality.

For your convenience, this site contains links to other sites that provide services our members or visitors may find to be of interest. The credit union is not responsible for the privacy practices or the content of such Web sites.

Information We Collect and Disclose About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms;
- Information about your transactions with us or others;
- 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.

We may disclose all the information we collect, as described previously, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our member's privacy, 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 member information we provide to other third parties.

In order to conduct the business of the credit union, we may also disclose nonpublic personal information about you under other circumstances 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.

If you terminate your membership with Fresno Police Department Credit Union, we will not share information we have collected about you, except as permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.