

**Emerald Credit Association Federal Credit Union  
PRIVACY POLICY AND AGREEMENT**

Trust has always been the foundation of our relationship with 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 with 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" means **Emerald Credit Association FCU**; and the terms "you" or "your" means all members, consumers, borrowers and guarantors.

**The Types of Information We Collect.** We only collect information about our members for lawful business 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, addresses, phone numbers, social security numbers, 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, 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, other communications (including but not limited to our responses to your e-mail communications) and offers for certain products or services.

**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, such as South Carolina Credit Union League, Star/ Concord, Cuna Mutual Group to assist us in offering financial services to our members. For example, we use the services of various 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 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. Members that prefer that we not disclose nonpublic personal information about them may opt out of these disclosures by notifying us in writing at 2117 Katway, Greenwood SC 29646.

**Fair and Accurate Credit Transactions Act:** The Credit Union 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.

**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 or services to you. We also maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

**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.

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

**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 you on behalf of the credit union and asks for your account number, you should beware. 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.

**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.

Email Privacy. Emerald CA FCU is committed to taking every reasonable precaution to protect your individual identifying information that is provide to us. Through our website, we does not collect or store any personal information.

You have the option to email the credit union. However, please take in to consideration that the email is not encrypted and therefore sensitive information should not be conveyed. Please never send your date of birth, social security, account numbers, home address, etc. This information we should already have on file for you. Please call us directly if this information may not be correct.