

# NOTICE OF PRIVACY PRACTICES FOR CREDIT UNION MEMBERS

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**Important Information  
About the Personal  
Data Your Credit  
Union Collects, and  
How It Is Used To Enable  
Us To Provide Products  
or Services To You**

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We at San Joaquin Power Employees Credit Union value the privacy of our members. You have chosen to do business with us, and we recognize our responsibility to keep the information you provide to us secure and confidential. We believe that all personal financial information specific to you that you provide San Joaquin Power Employees Credit Union through any channel constitutes personal information. Protecting your privacy, along with your financial assets is our top priority. San Joaquin Power Employees Credit Union is committed to servicing all the financial needs of its members.

This privacy policy explains how we protect the privacy of your personal information and when we release information about you under certain situations, such as to maintain your account, or other circumstances as required or permitted by law.

## **Information We Collect and Disclose to Others**

In the course of doing business, we collect and use various types of information, *such as information available from public records as well as information you provide to us*. We may also access information about you, such as credit reports, when considering a request from you for additional services or when exercising our rights under the law or any agreement with you. In addition, we collect information about you from the following sources:

- Information we receive from you on applications and other forms you submit to us, such as your name, address and social security number.
- Information about your transactions with us, our affiliates or others such as account balances and payment history.
- Information we receive from credit reporting agencies, such as your credit worthiness and credit history.

We may also disclose all of the information that we collect as described above. We do not disclose any nonpublic personal information about our members and former members to anyone, except as permitted by law.

## **Sharing Information with Third Parties**

We may disclose nonpublic personal information about you to financial service providers such as Insurance agents. We may also disclose non public personal information about you to non affiliated third party processors as necessary to complete transactions, maintain accounts and records, and as permitted by law.

We may disclose all the information we collect as described above, to financial institutions with whom we have joint marketing agreements. We may also disclose information about you under other circumstances, as permitted or required by law.

## **Confidentiality and Security of Information**

Keeping your financial information secure is an important responsibility that is taken seriously at San Joaquin Power Employees Credit Union. We value your trust and handle your information with care. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. Our policies and procedures emphasize the importance of keeping our members' information confidential. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

## **Accuracy of Information**

We make every effort to ensure that our records contain accurate, current and complete information. If you find that your account information is inaccurate, please call us at (559) 230-5080 or you may write us at P.O. Box 16039, Fresno, CA 93755. We will promptly investigate and make any necessary changes to update our records.

## **Termination of Membership**

If you decide to terminate your membership with San Joaquin Power Employees Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.