

Privacy Statement

A Private Note to Our Members:

Credit Union is owned by its members and run by a Board of Directors elected by the membership. You can be confident that your financial privacy is a top priority of Ukrainian Selfreliance Michigan Federal Credit Union.

Information We Collect

We collect nonpublic personal information from many sources, including member applications and other applications for products and services, from those who do business with us or with our vendors, and from consumer reporting agencies. Credit Union will collect only the personal information that is necessary to conduct our business. Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. When you participate in any relationship that involves the exchange of money for financial products or services at Ukrainian Selfreliance Michigan Federal Credit Union, you will be required to present adequate information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. For more information please go to the following web-sites: **FINCEN** and **PRIVACY RIGHTS**.

Information We Disclose

We do not disclose or sell information to non-affiliated businesses or third parties desiring access to our member information. We may disclose information we collect about you under 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, and follow your instructions as you authorize, or protect the security of our financial records.

We are committed to provide you with competitive products and services to meet your financial needs, which necessitates that we share information about you with our affiliates, to complete your transactions and to provide you with certain financial opportunities. We have also entered into agreements with other companies that provide either service to us or additional financial products for you to consider. Under these agreements, we may disclose information we collect to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect your privacy, we require these companies to agree to maintain strong confidentiality protections and we prohibit their use of this information other than to carry out the purposes for which it is disclosed.

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

Step We Take To 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, members of the Board of Directors and Committee Members shall maintain confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and industry practices to safeguard your nonpublic personal information.

We value the trust you place in us and in this online service. We know that our members expect privacy and confidentiality in all dealings with the Credit Union, and we pledge that we will take the steps necessary to protect the privacy of information shared with us. No action can be taken involving your data without your prior consent.

Linking to Other Web Sites

Credit Union is not responsible for the content of any third party Web site or the privacy practices of such third parties. In addition, a link from our Web site to another Web site does not indicate that Credit Union endorses the services or policies of such third party Web site. You should always investigate the information practices of all Web sites that you access and carefully examine the privacy policies, if any, of the Web sites appearing on or linking to or from our Web site. Information collected from the linked web sites will be subject to the information practices of those web sites.

What types of non-public personal information do we collect about you?

We collect and retain data from individual members including information we receive from you on the online applications and forms.

Do we disclose to any affiliated or non-affiliated third parties your non-public personal information?

We may disclose the following kinds of non-public personal information about you to affiliated or non-affiliated third parties such as financial service providers, ATM networks, and payment processors:

- Information we receive from you on application forms such as your name and accounts numbers
- Information about your transactions with us or others such as account balance, payment history, parties to transactions, and usage of our system.

We will not reveal specific information about member accounts or other personally identifiable data to affiliated third parties except as follows:

- when the information is required to complete a transaction that you initiate;
- when you request it
- when disclosure is required by law (e.g. subpoena, investigation of fraud, etc.); or
- when you have been informed about the possibility of disclosure for marketing or similar purposes and you are given the opportunity to decline or opt out

Business Relationships with Third Parties

We agree that we will not share information with third parties who do not adhere to similar privacy principles and practices as ours.

Children's Online Privacy

The law requires parental consent to collect or use information from a child under 13. If you are a child under 13 years of age, please show this to your parents and do not use the online services of this institution without verifiable parental consent pursuant to the Children's Online Privacy Protection Act.

What is our policy in regards to former members?

If you decide to close your account(s) or become an initiative customer, we will adhere to the company's procedures as if you never had an account in adherence with the privacy policies and practices described in this notice.