

LIBERTYONE CREDIT UNION
PRIVACY POLICY

LibertyOne Credit Union is committed to making available financial products and services that will enable members to meet their financial needs and reach their financial goals. Protecting personal information and using it in a manner consistent with members' expectations is a high priority to everyone associated with LibertyOne Credit Union.

As members of our credit union, they also have a responsibility to safeguard their financial information

To ensure that members can rely upon the quality of products and services we make available, our credit union stands behind the following privacy statement:

- **Our credit union will collect only the personal information that is necessary to conduct our business.** That means just what is necessary to provide competitive financial products and services -- no more.
- **Our credit union will protect members personal information.** Our credit union will maintain strong security controls to ensure that member information in our files and computers is protected. Where appropriate, we 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.
- **Members will always have access to their information.** Members of our credit union, they will always have the opportunity to review their information and make necessary changes to ensure that our records are complete and accurate.
- **Our credit union will only share information when absolutely necessary.** We will only share information to administer the products and services we provide, when required to do so by the government, or when we partner with other businesses to offer a broader array of products and services.
- **Our credit union will partner only with businesses that follow strict confidentiality requirements.** The businesses we select will offer products designed to enhance our members' economic well-being. Under no circumstances will we authorize these firms to charge member accounts without their express consent, and we will not sell member information to telemarketing firms.
- **In certain circumstances our Credit Union will offer a choice in how member information is used.** Any member of our credit union may elect to keep information from being shared with certain business partners. We will inform members on how to exercise their choice, and we will take all reasonable steps to make sure their requests are followed. At least once a year, we will remind all members of their right to choose.

LAST REVIEWED BY THE LOCU BOARD OF DIRECTORS ON MARCH 26, 2015.