

# CENT Privacy Policy —

Cent 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 member expectations is a high priority for everyone associated with Cent Credit Union.

As a member of Cent Credit Union, you also have a responsibility to safeguard your financial information.

To ensure that you can rely upon the quality of products and services we make available, Cent Credit Union stands behind the following Privacy Policy.

Cent Credit Union collects information from our member in the following ways:

- Information we receive from membership applications, loan applications, product/service applications, etc. This information may include, name, address, phone number, social security number, account number, and assets and income information.
- Information about your internal transactions with us through our processing hardware, including, but not limited to, account numbers, account balances, balance history, payment history, credit card information, and debit card use.
- Information we receive from other reporting agencies such as credit reporting agencies and collection agencies.

Cent Credit Union does not disclose any nonpublic information about our members and our former members to anyone, except as permitted by law.

Cent Credit Union does disclose information we collect, as permitted by law, to the following: Credit union service provider (if applicable), or other financial institutions with whom we have joint marketing agreements; other affiliates to help us administer our business or provide product information to you; other third parties, but only to administer products and services you obtain from us, to conduct our business (as when we obtain marketing or data processing services), or when legally required.

Cent Credit Union will protect the 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 the accuracy and integrity of communications and transactions, and protect member confidentiality.

The members of Cent Credit Union will always have access to their information.

As a member of Cent Credit Union, you will always have an opportunity to review your information and make necessary changes to ensure our records are complete and accurate.