

STP EMPLOYEES FEDERAL CREDIT UNION

PRIVACY NOTICE

Information We Collect About You

We collect information about you from the following sources:

- *Information we receive from you on applications and other forms;
- *Information about your transactions with us or others;
- *Information we receive from a credit reporting agency;
- *Information obtained when verifying the information you provide on an application or other forms. This may be obtained from a current or past employer, or from another institution where you conduct financial transactions. We may disclose all of the information we collect, as described above.

Parties Who Receive Information from Us

We may disclose nonpublic personal information about you to the following types of third parties:

- *Financial companies, such as insurance companies, and
- *Non-financial companies, such as consumer reporting agencies

Disclosure of Information to Parties that Provide Services to Us

We may disclose all of the information we collect (as described above) to third parties that perform marketing or other services on our behalf. We only work with companies who agree to maintain strong confidentiality protections and limit the use of information we provide. We may also disclose information about you 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.

Disclosure of Information about Former Members

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

How We Protect Your Information

We restrict access to your personal information to credit union employees or appointed supervisory personnel who need to know that information to provide products or services to you. We have physical, electronic, and internal safeguards in place to ensure the privacy of your personal information.

What Members Can Do to Help

STP Employees FCU is committed to protecting the privacy of its members. You can help us with this important job by following some simple guidelines:

- *Safeguard your account numbers
- *Be careful to whom you give your account numbers and social security number to. Generally, our credit union does not need to ask you for this information (except for identification purposes if you call us). We already have it on file.