

Churchill County Federal Credit Union Privacy Notice

Churchill County Federal Credit Union is owned by its members and run by a board of directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete our transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider.

Information we collect about you

We collect the following nonpublic personal information about you from a variety of sources.

From membership and loan applications and other forms, we obtain information such as name, address, social security number, and income.

From your transactions with us or other companies that work closely with us to provide you with financial products and services, we obtain information such as your account balances, payment history, and parties to transactions.

From consumer reporting agencies, we obtain information such as your creditworthiness and credit history.

From verifications of information you provide on applications and other forms, we obtain information from current or past employers, and other financial institutions and other sources listed on the application.

Information Shared With Third Parties

We may disclose information we collect about you under other circumstances as permitted or required by law. For example, we may share information to comply with U. S. tax laws and court orders, or with credit reporting agencies. 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 may also share information with companies that work for us in providing you products and services, such as data processors. These companies act on our behalf and are obligated to keep any information we share with them confidential. From time to time, we may enter into joint marketing agreements with other companies to offer you high-quality financial products and services at reduced prices, or to provide marketing services on our behalf. For example, we may enter into joint marketing agreements with non-affiliated third parties to offer you insurance products and other financial products for services that we cannot or do not otherwise offer. We may also enter into agreements with companies that provide mail services to notify you of our products and services or other special promotions. As part of these agreements, we may share account-related information such as your name, address or account activity. These agreements require that your information be kept confidential and be used only for reasons agreed to by us. If you terminate your membership with CCFCU, we will not share information we have collected about you, except as permitted or required by law.

How we 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 are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

How to opt out

If you wish to opt out of information sharing with third parties, other than permitted by law, please notify us in writing at: CCFCU, 667 S. Maine Street, Fallon, NV 89406.

