

Ravenswood Federal Credit Union

Privacy Notice

The Ravenswood 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 your 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.

Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform services on our behalf or to other companies with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentially protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them.

Information We Collect and Disclose About You

We collect nonpublic personal information about you from the following sources and may disclose the information we collect to companies that perform services on our behalf or to other companies with whom we have joint marketing agreements.

- 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, our affiliates, or others, such as: your account balance, payment history, parties to transactions, and credit card usage.
- 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, other financial institutions and other sources listed on the application.

We respect your privacy and have never shared nonpublic-personal information except as permitted or required by law and we will continue to protect your privacy. These disclosures typically include information to process transactions on your behalf or conduct the operations of the credit union.

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

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic; and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

FACTS**WHAT DOES RAVENSWOOD FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account information
- credit history and employment information
- payment history and income

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Ravenswood FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Ravenswood FCU share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	Yes	No

Questions?

Call 304-273-0515 or go to www.rfcu.net

Who we are

Who is providing this notice?

Ravenswood Federal Credit Union

What we do

How does Ravenswood FCU protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Ravenswood FCU collect my personal information?

We collect your personal information, for example, when you

- open an account or file an insurance claim
- apply for a loan or give us your contact information
- deposit money

We also collect your personal information from others, such as credit bureaus, affiliates or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Ravenswood FCU does not share with our affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include mailhouse, consumer reporting agencies, data processors and check/share draft printers.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT, and credit card companies.*

Other important information