

How You Can Help Protect Your Privacy

York Educational Federal Credit Union is committed to protecting your privacy. You can help by following some simple guidelines:

- Protect your account numbers, card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your ATM card or credit card. Keeping these items together can provide free access to your accounts if your card is lost or stolen.
- Be cautious of disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, claiming the call is on behalf of the credit union and asks for account information, you should beware. Credit Union staff already has access to this information, and will never need to ask for it.
- Keep your information with us current. If we detect potentially fraudulent or unauthorized activity on your account, we need current information so we can immediately contact you. If your address or phone number changes, please let us know.

YORK EDUCATIONAL FEDERAL CREDIT UNION

NOTICE OF PRIVACY PRACTICES FOR CREDIT UNION MEMBERS

York Educational Federal Credit Union
1601 S. Queen Street
York, PA 17403-4630
(717) 843-1153
www.yefcu.org

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York Educational Federal Credit Union is owned by its members and run by a Board of Directors that you elect. You can be confident that your financial privacy is a 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 marketing or other services on our behalf, or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality 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 them.

Information We Collect And Disclose About You

We collect the following nonpublic personal information about you from a variety of sources and may disclose all the information we collect to companies that perform marketing services on our behalf, or to other financial institutions 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 or other companies that work with us to provide you with financial products and services, we obtain information such as your account balances, 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 may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with York Educational FCU, 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.