

**COLFAX POWER PLANT EMPLOYEES FEDERAL CREDIT UNION**

**PRIVACY POLICY STATEMENT**

**Our Credit Union is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with our Credit Union. As a member of our 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, our Credit Union stands behind the following privacy policy:**

**OUR CREDIT UNION WILL COLLECT ONLY THE PERSONAL INFORMATION NECESSARY TO CONDUCT BUSINESS.** That means just what is necessary to provide competitive financial products and services.

**OUR CREDIT UNION WILL PROTECT YOUR 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 techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and to protect member confidentiality.

**YOU WILL ALWAYS HAVE ACCESS TO YOUR INFORMATION.** As a member of our Credit Union, you will always have the opportunity to review your information and make any necessary changes to ensure that our records are complete and accurate.

**OUR CREDIT UNION WILL ONLY SHARE INFORMATION WHEN ABSOLUTELY NECESSARY.** We will only share information to administer the products and services we provide, when required to do so by the Government, or when we partner with other businesses to offer a broader array of products and services.

~Financial companies, such as insurance companies and mortgage service companies.  
~Non-Financial companies such as, consumer reporting agencies and retailers.  
~Colfax Credit Union will only release your personal information as required by law or to conduct the normal business of the Credit Union. The Credit Union will not sell information to third parties.

**OUR CREDIT UNION WILL ONLY PARTNER WITH BUSINESSES THAT FOLLOW STRICT CONFIDENTIALITY REQUIREMENTS.** The businesses we select will offer products designed to enhance our members' economic well being. Under no circumstances will we authorize these firms to charge your account without your express consent, and we will not sell member information to telemarketing firms.

**HOW TO “OPT OUT” OF CERTAIN DISCLOSURES ABOUT YOU.**

If you prefer that we do not disclose nonpublic personal information about you to nonaffiliated third parties, you may wish to opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may select one of the following:

Contact the Credit Union by phone 724-274-6666 or notify us in writing: Colfax Credit Union P.O. Box 186 Springdale, PA 15144.

You may opt out of these disclosures at any time. Once we receive your request, we have reasonable amount of time to stop the disclosures. You may always contact us for assistance if you wish to later revoke your opt out election.

Note that this opt out, by law, will not apply to disclosures that are legally permitted or to disclosures we make to companies that perform services on our behalf or other financial -

**OUR CREDIT UNION WILL OFFER YOU A CHOICE IN HOW YOUR INFORMATION IS USED.** Any member of our Credit Union may elect to keep information from being shared with our business partners. We will inform you on how to exercise your choice, and we will take all reasonable steps to make sure your requests are followed. At least once a year, we will remind all members of your right to choose.

**Reviewed January 19, 2016**