

Rochester & Monroe County Employees Federal Credit Union

Privacy Policy

Rochester & Monroe County Federal Credit Union is committed to providing our members with financial products and services which meet their financial needs and goals. We understand the importance of protecting the confidentiality of our members personal and financial information. Therefore, we adhere to a strict policy regarding the protection of this information. This policy, explained below, details how we use information from and regarding you (our member), how we maintain your private information, and when information can or must be share by our credit union.

- **Our credit union will collect only the personal information that is necessary to conduct our business. That means the only information necessary to provide competitive financial products and services-no more.**
- **The sources of this nonpublic personal information include, but are not limited to:**
 - **Information we receive from you on our applications and other forms;**
 - **Information about your transactions with us, our affiliates or others;**
 - **Information we receive from a consumer reporting agency.**
- **Our credit union will protect your personal information. We maintain strong security controls to ensure that all member information in our files and computers is protected. Where appropriate, we will use security coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect member confidentiality.**
- **Access to your information by our employees will be reasonably limited to those employees who have a business reason for such access. Employees who do not follow these guidelines will be subject to disciplinary action.**
- **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.**
- **Our credit union will partner only with businesses that follow strict confidentiality requirements. The businesses we select will offer products designed to enhance our members' economic well-being. We will not share or sell member information to third parties. 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 take all reasonable steps to make sure your requests are followed.

- **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 changes to ensure that our records are complete and accurate.**
- **If you decide to terminate your membership or become an inactive member, we will adhere to the privacy policy as described in this document.**