

St. Joseph Hospital Employees' 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. If you have any questions, please contact a member service representative at (603) 594-2520.

We have committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information with 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 other 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 and may disclose non-public personal information about you from the following sources:

- Information we receive from you on membership and loan applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer-reporting agency;
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

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 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 St. Joseph Hospital Employees' Credit Union, we will not share information we have collected about you, except permitted or required by law.

## **HOW WE PROTECT YOUR INFORMATION**

We restrict access to non-public information about you to those employees who have 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 non-public personal information.