

Privacy Policy

To ALL current and prospective ARH Federal Credit Union members: The National Credit Union Administration is requiring that all federal credit unions provide a "Privacy Notice" to their members. The reason for this is the recently passed federal legislation called the Financial Services Modernization ACT (Gramm-Leach- Bliley Bill). This act allows financial institutions to affiliate with each other and exchange information.

Please read the following notice. Also, be assured that the ARH Federal Credit Union has no intention of changing the way it conducts business. We have not intention or expectations of sharing your personal information any more than we ever have over the past 31 years. We will continue to make you aware of products and services in the same manner that we have always done, whether they originate with the credit union or with a third party. If you have any questions please contact the Credit Union.

Credit Union Privacy Policy
(With Joint Marketing Agreements)

ARH Federal Credit Union is committed to making available financial products and services that will enable our members to meet their financial needs and reach their financial goals. Protecting personal information and using it in a manner consistent with our members' expectations is a high priority for everyone associated with our credit union. As members of ARH Federal Credit Union, our members also have a responsibility to safeguard their financial information. To ensure that our members can rely upon the quality of products and services we make available, ARH Federal Credit Union stands behind the following policy:

Privacy Policy

1. Our credit union will only collect the personal information that is necessary to conduct our business. That means just what is necessary to provide competitive financial products and services and to safeguard the assets of the credit union.
2. Our credit union will protect our members' 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 coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect member confidentiality. The Credit Union shall restrict access to member information to those employees, directors and other volunteers who have need for it to provide products and services to the members or to fulfill their legal or fiduciary responsibilities. Credit union employees and volunteers will be informed of their responsibility to protect confidential member information and are bound by this Privacy Policy.
3. Our credit union will only collect the personal information that is necessary to conduct our business. That means just what is necessary to provide competitive financial products and services and to safeguard the assets of the credit union.
4. Our credit union will protect our members' 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 coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect member confidentiality.

5. The Credit Union shall restrict access to member information to those employees, directors and other volunteers who have need for it to provide products and services to the members or to fulfill their legal or fiduciary responsibilities. Credit union employees and volunteers will be informed of their responsibility to protect confidential member information and are bound by this Privacy Policy.

6. Our members shall have reasonable access to their information. As members of ARH Federal Credit Union, our members will always have the opportunity to review the information the Credit Union retains in its records during normal business hours. The credit union has the responsibility to ensure that the records are complete and accurate.

7. ARH Federal Credit Union will not disclose nonpublic personal information (as defined in NCUA Rules & Regulations, Part 716) to non-affiliated third parties except

- a. When the member authorizes the disclosure;
- b. When the disclosure is authorized by applicable law;
- c. When such disclosure is required to complete a transaction;
- d. When to comply with any court order, applicable law or regulation;
- e. To verify the existence and condition of an account for a third party as permitted by law;
- f. When the Credit Union has a joint marketing agreement with a third party financial institution (such as an insurance company) and the third party financial institution is contractually obligated to keep any disclosed nonpublic personal information confidential and to use the information only for the purpose of the joint marketing agreement.

8. ARH Federal credit union will not share information with non-affiliated businesses. Under no circumstances will we authorize any firm to charge our members' account without our member's express consent and the Credit Union will not sell member information to telemarketing firms.

9. The Credit Union will provide and maintain a document shredder in each office for the safety, privacy and convenience of our members.