

PRIVACY POLICY AND STATEMENT

LOCOGA Federal Credit Union is committed to providing you with financial products and services to meet your needs and help you reach your financial goals. We are required by law to give you this privacy notice. If after reading this notice you have any questions, please contact us at 229-244-4513

What follows is a description of the information we collect and disclose, including the parties who receive nonpublic information from us as we conduct the business of the credit union.

INFORMATION WE COLLECT ABOUT YOU

- Information we receive from you on application or other forms;
- Information about your transactions with us or others; and
- Information we receive from a consumer-reporting agency.
- Information obtained when verifying the information you provide on an application form. This may be obtained from your current or past employers, or from other institutions you conduct business with.

We may disclose all of the information we collect as described above.

PARTIES WHO RECEIVE INFORMATION FROM US

We may disclose nonpublic information about you to the following types of third parties:

- Financial companies, such as insurance companies and mortgage service companies; and
- Non-financial companies, such as consumer reporting agencies and retailers.

DISCLOSURE OF INFORMATION TO PARTIES THAT PROVIDE SERVICES TO US

We may disclose all of the information we collect, as described above to the companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. We only work with companies who agree to maintain strong confidentiality protections and limit the use of information we provide. As a result of these arrangements, we may disclose all of the information we collect, as described above. We may also disclose information 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.

DISCLOSURE OF INFORMATION ABOUT FORMER MEMBERS

If you decide to terminate your membership or become an inactive member, we will adhere to the privacy policies and practices as described in this notice. We do not disclose any nonpublic information about you to anyone, except as permitted by law.

HOW WE PROTECT YOUR INFORMATION

LOCOGA Federal Credit Union restricts access to your personal and account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

WHAT MEMBERS CAN DO TO HELP

LOCOGA Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines.

- Protect your account numbers (social security number).
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.

- Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.
- Let us know if you have questions. Please do not hesitate to call us---we are here to serve you!

Reuben Jenkins
President

Ann Abel
Secretary

Kay Pierce
Manager

*******Certain products and services we offer require us to share your information with third parties. If you wish NOT to receive solicitations for those entities outside of what we are required to share but are within the guidelines above, please sign below.**

Name _____ SS# _____