



Fergus Federal Credit Union Privacy Policy

We value the trust that you place in us and in this online service. We know that customers expect privacy and confidentiality in all dealings with our company, and we pledge that we will take the steps necessary to protect the privacy of information shared with us. No action can be taken involving your data without your prior consent.

What types of non-public personal information do we collect about you?

We collect and retain data from individual customers including information we receive from you on applications and other forms and information about your transactions with us and other parties.

Do we disclose to any affiliated or non-affiliated third parties your non-public personal information?

We may disclose the following kinds of nonpublic personal information about you to affiliated or non-affiliated third parties such as financial service providers, ATM networks, and payment processors:

1. Information we receive from you on application forms such as your name and account numbers.
2. Information about your transactions with us or others such as account balance, payment history, parties to transactions, and usage of our system.

We will not reveal specific information about customer accounts or other personally identifiable data to affiliated or unaffiliated third parties except as follows:

1. when the information is required to complete a transaction that you initiate;
2. when you request it;
3. when disclosure is required by law (e.g. subpoena, investigation of fraud, etc.); or
4. when you have been informed about the possibility of disclosure for marketing or similar purposes and you are given the opportunity to decline or opt out.

We can personalize this service based on the information you provide to us, if you tell us you want this. However, if you prefer that we not disclose nonpublic personal information about you for marketing or similar purposes, you can opt out of such disclosures and direct us not to disclose any information except as permitted by law. By declining, you will not be included in personalized marketing offers from non-affiliated third parties. The choice to decline will be presented to you at the time a service is offered.

Business Relationships with Third Parties

We agree that we will not share information with third parties who do not adhere to similar privacy principles and practices as ours.

Children's Online Privacy

The law requires parental consent to collect or use information from a child under 13. If you are a child under 13, please show this to your parents and do not use the online services of this institution without verifiable parental consent pursuant to the Children's Online Privacy Protection Act.

What is our policy relating to former customers?

If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices described in this notice.

Information Security and Accuracy

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products and services to you. We maintain physical, electronic and procedural safeguards that comply with federal requirements to guard your nonpublic personal information. Procedures exist to ensure that customer financial information is accurate, current and complete. Our staff responds to requests to correct inaccurate information in a timely manner.