



PRIVACY ACT POLICY

To assure the continued privacy and confidentiality of our members' and/or consumers' personal financial information, SHRFCU will observe the following policy:

Information we collect:

We collect nonpublic information about our members from some or all the following sources:

- Information we receive from the members and/or consumers' on applications or other forms, such as name, address, social security number, assets and income.
- Information about their transactions with our affiliates, others, or us such as their account balance, payment history, parties to transactions and credit card usage.
- Information we receive from consumer reporting agency such as their creditworthiness and credit history.

Information we disclose:

We may disclose all of the information we collect from the members and/or consumers' to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We may also disclose information about the member and/or consumers' under other circumstances as permitted by law.

Our security measures:

We will restrict access to nonpublic information about our members and/or consumers' to those employees who need to know the information to provide products or services to them. We will maintain physical, electronic and procedural safeguards that comply with Federal regulation to guard their non-public information.