

PRIVACY POLICY AND AGREEMENT

SAFE Federal Credit Union

Trust has always been the foundation of our relationship with members. Because you trust us with your financial and other personal information, we are committed to respect your privacy and safeguard that information. To preserve your trust, we pledge to protect your privacy by adhering to the practices described below.

By signing any application or agreement with us, or your use of any of our services, you jointly and severally agree to the terms and conditions set forth in this Policy and Agreement.

1. **The Categories of Information We Collect.** We only collect information about our members for lawful business purposes such as loans, checking accounts or otherwise as required by applicable law. We maintain strict security procedures to protect your information. We collect information about members from the following sources:
 - Information we receive from you on applications or other information you provide to us;
 - Information about your identity such as your name, address, social security number and driver's license number;
 - Information about your transactions with us, our affiliates, or others;
 - Information we receive from consumer reporting agencies; and
 - Certain information when you visit our web site.
- a. **Web Site Information.** When you visit our web site our server automatically collects non-identifying information in the aggregate, such as: (1) date and time our site was accessed; (2) domain name and IP address (for example, "aol.com" or "ncua.gov"); (3) web browser used; (4) what pages were accessed; and (5) city, state and country. This information is retained in the aggregate and is used to find out how many people visit our site to help us continually evaluate our browser, and to further assist us in personalizing your experience while using our web site.
- b. **Using Our Internet Transaction Services.** When you register for one of our Internet transaction services, we compile a profile for you for that service (*e.g.*, name, address, account number, log on ID, etc.). Each time you use our Internet financial services, we collect your log on identification, information about the transactions that you complete and the informational pages of our web site that you visit while using the service. We use your profile in responding to your inquires about our services. We also use the transaction information in the aggregate to assess and improve our services. We use specific transaction information for servicing purposes (*e.g.*, billing). We use both your transaction information and the informational pages of our web site that you have visited to determine your financial needs so that we can offer our other products and services to you.

- c. **E-Mail.** When you send us e-mail, we maintain your e-mail address to respond to your questions or comments, or to send you information and offers regarding the Credit Union's services.

- d. **Cookies.** A "cookie" is a small file containing certain pieces of information that a web site creates when you visit the site. "Cookies" help track user traffic patterns and can store that information about you. You can set your web browser to tell you when a "cookie" is set or to prevent a "cookie" from being set. Some sites collect additional information in their "cookie" files by asking customers to voluntarily provide information such as when registering before entering a site. We use "cookies" to collect information. However, we do not collect personal information, information to determine who you are, or your e-mail address through our use of "cookies." For your protection we use "cookies" for security purposes with your on-line transactions and web based applications and communications; therefore, you must accept "cookies" to conduct these activities. You can access our web site at any time without accepting a "cookie." "Cookies" collected by us do not read data off your hard drive and do not read "cookie" files created by another web site.

2. **Categories of Information We Disclose.** To provide you with a full range of financial services and products, we may share the information described in paragraph 1., above about current and former members, with our affiliates and non-affiliated third parties. Any such disclosure is in compliance with applicable laws and regulations, to parties that will keep the information provided confidential. We may disclose this information to the following categories of third parties:

- Financial service providers such as mortgage bankers, securities broker-dealers, and insurance agents.
- We may also share the information we collect with third parties that perform marketing services on our behalf or to other institutions with whom we have joint marketing agreements. In all such instances, we will only provide information to parties who meet our security and privacy standards, and who agree in writing to hold confidential all member information.

We may disclose non-public personal information about you to non-affiliated third parties as permitted by law.

These parties include, but are not limited to the following:

- *Consumer Reporting Agencies. In accordance with standard practices and applicable federal and state law, we will provide information about our experiences with you to credit bureaus and other creditors.*
- *Government. Various state and federal laws and regulations (including but not limited to, the Right to Financial Privacy Act, the Welfare Reform Act, the Bank Secrecy Act, and the Internal Revenue Code) require us, under certain circumstances, to provide certain member information to government agencies. We must comply with all state and federal laws that require mandatory production or disclosure of documents or other information.*
- *Third Party Litigants. If you are involved in a legal proceeding, both federal and state laws provide parties to the litigation the right to compel the production of records and information from financial institutions and other third party record keepers, in certain situations. We will only disclose member information to third party litigants when we are required to do so by lawful government action, judicial process or by court order.*

3. **Security.** We are committed to taking every reasonable precaution to protect individual identifying information that you provide to us. We have security measures in place to protect against the loss, misuse and alterations of information that is under our control. We also employ encryption technologies to protect individual identifying information transmitted over the Internet.

NOTE: Regular non-encrypted e-mail is not secure. Accordingly, you should exercise caution regarding e-mails that are not sent through our web site pages.

- a. **Our Employees' Access to Member Information.** Employees' access is restricted to their need to know such information for business reasons. All employees are trained to respect member privacy, and those who violate our Privacy Policies are subject to discipline.
4. **Protecting Our Children.** We do not knowingly solicit data from children. We recognize that protecting children's identities and privacy on-line is important and that the responsibility to do so rests with both the on-line industry and with parents.
5. **What You Can Do to Protect the Security of Your Information.** An important part of the responsibility of protecting your financial information rests with you. What can you do?
 - Routinely review and reconcile your account statements.
 - If you become aware of incorrect information either in our records or as reported by us, please notify us at 803/469-8600 or 1-800/763-8600 and we will make the necessary corrections promptly.
 - Safeguard and protect your account records, passwords, log on identification and other information pertaining to your relationship with us.
 - NEVER reveal your access codes, passwords or personal identification numbers ("passwords") to anyone – ever! Attempts to break these passwords are monitored by special software, which will only allow a few attempts before the password needs to be reset personally in one of our branches. If you think any of your passwords have been compromised, change them immediately!
 - Don't leave your computer while you are in the midst of an on-line session or transaction.
 - When you are finished using any of our on-line services, be sure to log off the system before visiting other web sites.
 - If other people have access to your computer, clear your browser's cache in order to remove copies of web pages that may have been stored temporarily on your system.
6. **Links to Third Party Web Sites.** Our web site may contain links to third party web sites. We provide these links as a service to you. When you link to a third party web site, you leave our web site. We want you to be aware that we are not responsible for the privacy practices of any other web site. We encourage you to read the privacy policies of any web site you access, especially if individual identifying information is being collected. We are not affiliated with any third party or an agent of any third party web site that you link to via our web site.
7. **Choosing Not to Have Your Information Shared with Others.** We do not sell or share member information with non-affiliated third parties (other than may be allowed by applicable law) and have no plans to do so. In the unlikely event this changes, we will notify you, and you will be given the opportunity to instruct us not to share your non-public personal information with non-affiliated third parties

8. **Reducing the Advertising You Receive From Others.** If you would like to reduce the amount of advertising you receive from entities other than the Credit Union, you can write to the following agencies:

Advertising received through the mail:

Mail Preference Service

c/o Direct Marketing Association
P.O. Box 9008
Farmingdale, NY 11735-9008

Advertising received via the telephone:

Telephone Preference Service

c/o Direct Marketing Association
P.O. Box 9014
Farmingdale, NY 11735-9014

Please be sure to include complete information about each name, address and telephone number you would like excluded from these lists. If you have moved within the last year, please also include your old address and phone number. The same is true for name changes and the addresses and phone numbers associated with each name.

9. **Pre-Approved Credit Solicitations.** If you would like to have your name taken off all pre-approved credit solicitations (not just Credit Union solicitations), you can write to the following credit reporting agencies. Please be sure to include your name, current address and social security number.

Experian
Consumer Opt-Out
P.O. Box 919
Allen, TX 75013

Options
Equifax, Inc.
P.O. Box 740123
Atlanta, GA 30374-0123

Trans Union Corporation
Name Removal Option
P.O. Box 97328
Jackson, MS 39288-7328

10. **Notices and “Joint Relationships.”** The notice will be mailed to the address noted for said person on the application, agreement or other document. If this person (member) has agreed to receive notices and disclosures electronically, then we can send all such notices and notifications, including but not limited to appropriate opt-out forms, to the e-mail or internet address provided by said person. All joint owners, borrowers and guarantors agree to the receipt and sufficiency of any notice or notification sent according to this paragraph.

THE CREDIT UNION'S PRIVACY POLICY IS SUBJECT TO CHANGE WITHOUT NOTICE. ANY CHANGES TO THE PRIVACY POLICY WILL APPLY TO INFORMATION COLLECTED AFTER THE DATE OF THE REVISION. NO PROVISIONS CONTAINED HEREIN SHALL BE DETERMINED TO CHANGE OR ALTER ANY OTHER CONTRACTS OR POLICIES BETWEEN THE CREDIT UNION AND ITS MEMBERS.