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Privacy Policy

FACTS

WHAT DOES JACKSON COUNTY CO-OP CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to udnerstand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

* Social Security number

- * Income
- * Account balances
- * Credit history
- * Credit scores
- * Payment history

When you are no longer a member, we continue to share your information as described in this notice.

How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Jackson County Coop Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus. (JCCCU does share. You cannot limit this sharing)

For our marketing purposes- to offer our products and services to you (JCCCU does not share)

For joint marketing with other financial companies (JCCCU does not share)

For our affiliates' everyday business purposes— information about your transactions and experiences (JCCCU does not share)

For our affiliates' everyday business purposes— information about your creditworthiness. (JCCCU does not share)

For nonaffiliates to market to you. (JCCCU does not share)

Online Privacy

JCCCU recognizes the importance of maintaining a presence on the World Wide Web for informational and e-commerce purposes in both attracting new members and retaining existing members. For the purpose of this statement, e-commerce is defined as the ability of members to access personal account information and general credit union information, to initiate transactions on your credit union accounts, and to apply for additional credit union products and services online, and to access credit union approved vendor sites to conduct credit union related business.

Links We Have for Non-JCCCU Sites

JCCCU does have links on our Web site to other vendors and third parties. These links are added to give you opportunities to participate with that vendor or third party to take advantage of their services or products. We cannot guarantee how these third parties use or collect personably identifiable information about you. We urge you to review the privacy policies of each of the linked Web sites you visit. JCCCU requires strict confidentiality from any vendors or third

705 W 2nd St. Seymour, IN 47274 * Phone: +1 812 523 1630 * E-Mail: info@myjcccu.com

Perfect-Teller

Lobby Hours:

M, T, Th...8:30 - 4:30 W...8:30 - 12:00 F...8:30 - 6:00 Sa...8:30 - 12:00

Drive-up Hours:

M – Th...8:30 – 4:30 F...8:30 – 6:00 Sa...8:30 – 12:00

American Share Insurance

ASI: Your accounts are insured to \$250,000 per account. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money.



Lost or Stolen Debit Cards

Notify us immediately: 1-800-327-8622 parties we associate with, but cannot control every aspect of their business.

Cookies

We do not currently use cookies on our website.

Questions?

Call 812-523-1630 or go to www.myjcccu.com

Who We Are

JCCCU means Jackson County Co-op Credit Union.

What We Do

How does Jackson County Co-op Credit Union protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic, and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

How does Jackson County Co-op Credit Union collect my personal information?

We collect your personal information, for example, when you

- * Open an account
- * Apply for a loan
- * Give us your contact information
- * Make a wire transfer
- * Show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- * sharing for affiliates' everyday business purposes information about your creditworthiness
- * affiliates from using your information to market to you
- * sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What Members Can Do to Help

Jackson County Co-op Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

*Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.

*Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining 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. If your address or phone number changes, please let us know. 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.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies. * JCCCU has no affiliates.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and non-financial companies. * JCCCU does not share with nonaffiliates so they can market to you.

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

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