

Privacy Policy

Quorum Federal Credit Union, your member-owned financial institution, is committed to providing financial products and services to meet your needs and reach your financial goals. We are equally committed to protecting our members' privacy. You can be confident that your financial privacy is our priority. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact a Member Service Representative at (800) 874-5544 or (914) 641-3700.

What Does Quorum 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 understand what we do.

What?

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

- Social Security number
- Residence and contact information
- Employment information and income
- Account balances and payment history
- Credit history and credit scores
- Debit history and debit scores

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

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Quorum chooses to share; and whether you can limit this sharing.

Reasons We Can Share Your Personal Information

	Does Quorum share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or	Yes	No

report to credit bureaus		
For our marketing purposes — to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes — information about your transactions and experiences	No	N/A
For our affiliates' everyday business purposes — information about your creditworthiness	No	N/A
For our affiliates to market to you	No	N/A
For our non-affiliates to market to you	Yes	Yes

To Limit Our Sharing

Call (800) 874-5544 or (914) 641-3700

Please note: If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

If you have any questions, please contact a Member Service Representative at (800) 874-5544 or (914) 641-3700.

Who We Are

Who is providing this notice?
 Quorum Federal Credit Union
 2500 Westchester Avenue, suite 411
 Purchase, NY 10577

What We Do

How does Quorum 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.

To protect our members' privacy, we only work with companies who agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the member information we provide. We do not permit these companies to sell the member information we provide to other third parties.

We restrict access to non-public personal information about you to those employees who have specific business purpose in utilizing your data.

Our employees are trained in the importance of maintaining confidentiality

and member privacy. We maintain physical, electronic and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

How does Quorum collect my personal information?

We collect your personal information, for example, when you:

- Open an account
- Pay your bills
- Apply for a loan

We also collect your personal information from others, such as consumer reporting agencies (credit and debit 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 non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Quorum Federal Credit Union has no affiliates.

Non-affiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.

Non-affiliates we share can include:

- Data processors
- Loan servicing companies
- Credit card companies
- Collection agencies
- Insurance companies
- Marketing companies
- Credit counseling associations
- Member support centers

Joint marketing

A formal agreement between non-affiliated companies that together market financial products or services to you.

Quorum may disclose all of the information we collect, as described previously and permitted by law, to companies that perform marketing services on our own behalf or to other financial institutions with whom we have joint marketing agreements.

If you terminate your membership with Quorum Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

Our joint marketing partners include:

- Vacation ownership companies

Other Important Information

Quorum may also disclose non-public personal 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, to follow your instructions as you authorize, protect the security of our financial records or comply with court orders.

If you terminate your membership with Quorum Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

Cookies are pieces of information stored directly on the computer you are using. Quorum Federal Credit Union utilizes browser-based secure cookies and Adobe Flash shared objects containing an individualized credential (ID), which are stored on your computer to authenticate a user upon login to Online Banking, Bill Payment, Online Deposits, and Other Services. These cookies and Flash shared objects are only used to support your Online Banking activities. We do not disclose this information to nonaffiliated third parties.

If your browser is not set up to accept cookies or you are using a computer that is not yet enrolled in Online Banking, because you did not enroll yet or you cleared your cookies since enrolling, you will be required to complete a multifactor or layered authentication process to verify your identity.

How You Help Protect Your Privacy

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

Protect account numbers, card numbers, Personal Identification Numbers (PINs), Usernames, passwords, and answers to Online Banking security questions. A PIN should never be kept with an ATM/check or credit card, which can provide access to accounts if the card is lost or stolen.

Use caution when disclosing account numbers and personal information including Social Security numbers to other persons by phone or e-mail request. Official Credit Union staff will have access to information and will not need to ask for it.

Keep your information with the Credit Union current. If fraudulent or unauthorized activity or use of an account is detected, the Credit Union will attempt to contact the member immediately.

Inform the Credit Union if you have been the victim of fraud.

Utilize additional security features offered by the Credit Union to secure your account, such as the confidence image and image secret in Online Banking to authenticate your login to quorumfcu.org.

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