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Privacy Policy

Your Credit Union. Your Privacy.

Privacy Policy

Use this page to learn the facts about what Section 705 FCU do with your personal information.

What Does Section 705 FCU 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 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 and account transactions, Credit history and credit scores and Employment information and transaction or loss history. When you are *no longer* our member, we continue sharing 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 Section 705 Federal 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 to report to credit bureaus. Does Section 705 FCU share? Yes. Can you limit this sharing? No.

For our marketing purposes: To offer our products and services to you. Does Section 705 FCU share? Yes. Can you limit this sharing? No.

For joint marketing with other financial companies: Does Section 705 FCU share? Yes. Can you limit this sharing? No.

For our affiliates' everyday business purposes: information about your transactions and experiences. Does Section 705 FCU share? No. Can you limit this sharing? We don't share.

For our affiliates' everyday business purposes: information about your creditworthiness. Does Section 705 FCU share? No. Can you limit this sharing? We don't share.

For non-affiliates to market to you-Does Section 705 FCU share? No. Can you limit this sharing? We don't share.

Questions: Call Toll Free-1-800-653-5990

What Do We Do?

How does Section 705 FCU 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.

How does Section 705 FCU collect my personal information? We collect your personal information, for example, when you open an account or apply for a loan. You give us your contact information or show your driver's license. You make deposits or withdrawals from your account. 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 credit worthiness, 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.

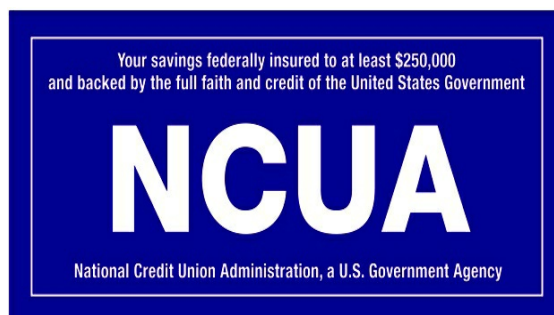
Definitions

Affiliates: Companies related by common ownership or control. They can be financial and nonfinancial companies-*Section 705 FCU has no affiliates.*

Non-affiliates: Companies not related by common ownership or control. They can be financial and nonfinancial companies-Non affiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, mail house, mortgage service companies, consumer reporting agencies, data processors, and check/share draft printers.

Joint Marketing: A formal agreement between nonaffiliated financial companies that together market financial products or services to you-Our joint marketing partners include advertising/marketing agencies, CUNA Mutual Group's MEMBERCONNECT, and loan recapture programs.

Revised April 23, 2013



Meeting Members' Financial needs with Quality and Convenience.

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Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.