

IRSE CREDIT UNION PRIVACY NOTICE

IRSE Credit Union, your member owned financial institution, is committed to providing you 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 a priority of this credit union. We are required by law to give you this privacy notice. It describes the IRSE Credit Union's privacy policy and practices about the personal information we collect and disclose, including the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union. If you have any questions, please contact a member service representative at (217)753-4554 or (800)867-8975.

Information We Collect and Disclose About You

IRSE Credit Union collects nonpublic personal information about you from the following sources:

- Information we receive from you on member applications or other forms;
- Information about your transactions with us or others; and
- Information we receive from a consumer reporting agency
- Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

We may disclose nonpublic personal information about you to nonaffiliated third parties as permitted or required by law.

If you decide to terminate your membership or become an inactive member, we will not share information we have collected about you, except as permitted or required by law.

We restrict access to nonpublic personal information about you to those employees and officials who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information. Our employees are trained in the importance of maintaining confidentiality and member privacy.

What You Can Do to Help Protect Your Privacy

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

- Protect your account numbers, card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your debit or credit 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, explains 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. 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. If your address or phone number changes, please let us know.

If you have questions concerning this notice, please do not hesitate to call us-we are here to serve you.