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# Columbiana County School Employees Credit Union, Inc.

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## Privacy Notice

The **Columbiana County School Employees Credit Union**, your member owned financial institution, is committed to providing you financial products and services to meet your needs. We are equally committed to protecting our members' privacy. You can be confident that your financial privacy is a priority to this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal information. If you have any questions, please contact us at 330-424-9649.

### INFORMATION WE COLLECT AND DISCLOSE ABOUT YOU

- Information we receive from you on applications and other forms;
- Information about your transactions with us and others;
- 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 all the information we collect to companies that perform services on our behalf. To protect our members privacy, we only work with companies that 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 to other third parties.

In order to conduct the business of the credit union, we may also disclose nonpublic information 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 the credit union, follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with the **Columbiana County School Employees Credit Union**, we will not share information we have collected about you, except as permitted or required by law.

### HOW WE PROTECT YOUR INFORMATION

Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

### WHAT YOU CAN DO TO HELP PROTECT YOUR PRIVACY

**Columbiana County School Employees Credit Union** is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account number.
- Use caution when disclosing your account number, social security number, etc. to other persons. If someone calls you, explaining the call 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 your address or phone number have changed, please let us know.

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