

Privacy Notice for Focus Credit Union

Our credit union is committed to making available financial products and services that will enable our members to meet their financial needs. Protecting personal information and using that information to enhance the offerings available to the members is a high priority for everyone associated with our credit union

Nonpublic Personal Information We Obtain About You

We obtain from the following sources only the personal information necessary to conduct business:

- Information we receive from you on applications and other forms
- Information about your transactions with us or others
- Information we receive from a credit 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.

Disclosure of Nonpublic Personal Information

We may disclose all of the information we obtain, as described above. We may disclose your nonpublic personal information:

- To companies that perform marketing or other services on our behalf
- To other financial institutions with whom we have joint marketing agreements
- To other non-affiliated 3rd parties as permitted by law

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 to other third parties the information we provide to them.

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