



Privacy Disclosure Policy

Our Privacy Disclosure Policy

We respect your privacy. We have never shared nonpublic personal information except as required by law, and we will continue to protect your privacy.

Categories of information that we may collect

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms, such as your account balance, social security number, assets, and income.
- Information about your transactions with us, our affiliates, or others, such as your account balance, payment history, parties to transactions, and credit card usage.
- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.
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Categories of information that we disclose

We do not disclose any nonpublic personal information about our members or former members to anyone, except as required by law.

Disclosure as permitted by law

We may disclose all of the information we collect, as described above to service providers and companies that perform marketing services on our behalf (for example, check printing companies).

Confidentiality and Security

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

If you have any questions about the integrity of your account information, please contact us.

Visitors to our Website

Visitors to the RCFCU Website remain anonymous. We do not collect unique identifying information about you individually unless you voluntarily and knowingly provide us that information, and we don't send you a "cookie." A cookie is an HTTP header that consists of a text-only string that gets entered in the memory of a browser. We do collect general information about your visit, such as when you accessed our site, which pages you accessed, and what Internet provider you used when you accessed our site. You may elect to provide us with more specific information, such as when you give us feedback or send us an email. If you provide us this information, it is used internally and in furtherance of the purpose for which it was provided. We would never sell information we collect or that is provided to us regarding visitors to the RCFCU Website to any third parties, and we would never "spam" someone who previously visited our Website. Spam is unsolicited e-mail.

If you would like to know what information we have collected regarding your visit to our Website, contact webmaster@rivercityfcu.org or the person designated below. After reviewing the information, if you believe any of the information is in error, contact webmaster@rivercityfcu.org or the person designated below, explain the alleged discrepancy, and if the information is incorrect, we will update it promptly. In addition, if you believe any information we have collected about you has been used for an improper purpose, contact webmaster@rivercityfcu.org, and explain your concerns in as much detail as possible so we may take any appropriate action.

Links

RCFCU has a number of links to other sites. These are offered as a courtesy and a convenience. RCFCU assumes no responsibility for the content, safety, security, or privacy of any such site or any transactions with respect thereto. If you have questions or concerns about any other site's policy regarding these matters, you should contact that site or its sponsor.

Amendments and changes

RCFCU reserves the right to amend or change this policy at anytime and without notice.

Contact:

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