

Privacy Policy Disclosure/Notice to Members

Reviewed 12/2019

USI Federal Credit Union (herein after referred to as the 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 member's 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 to explain how we collect, use and safeguard you on application and other forms;

Information about your transactions with us or 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, as described previously, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our member's 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 members information we provide to other third parties.

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

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

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who have specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic software, 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

USI Federal 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 you PIN with your debit or credit card, in the event your cards are 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 who have access to your information will not ask for it.

Keep your information personal information updated so that we can contact you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.