

BRADFORD AREA SCHOOL EMPLOYEES' CREDIT UNION

PRIVACY POLICY

Bradford Area School Employees Credit Union is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. The Treasurer and Board of Directors of the Credit Union will protect personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with our credit union.

As a member of the credit union and a former member, you also have a responsibility to safeguard your financial information. To ensure that you can rely upon the quality of products and service we make available, our credit union stands behind the following privacy policy:

Our credit union will collect only the personal information that is necessary to conduct our business. We collect nonpublic personal information about you from the following resources:

- Information we receive from you on applications or other forms.
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency.

We may disclose all of the information we collect (above) to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

Our credit union will protect your personal information. You will always have access to your information. As a member of our credit union, you will always have the opportunity to review your information and make necessary changes to ensure that our records are complete and accurate.

We restrict access to nonpublic 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 regulations to guard your nonpublic personal information.