



PRIVACY STATEMENT

Our privacy pledge to you: As our member you provide us with important information about yourself. We believe it is our responsibility to safeguard your personal and financial information. While some financial institutions share (savings) account owner information with other businesses, we are committed to keeping it confidential. We have developed the following privacy policy to ensure you the confidentiality you deserve. You have our promise that we will adhere to these guidelines. It is our pledge to you.

Notice of your financial privacy rights: We, our, and us, when used in this notice, mean Southland Federal Credit Union. This is our privacy notice for our members. When we use the words “you” and “your” we mean the following types of members:

- Our consumer members who have a continuing relationship by purchasing or holding financial products or services as a(n):
 - Share (savings) account
 - Loan account
 - Credit card account
 - Insurance policies issued by or through us
 - Real estate settlement services
 - All IRA accounts for which we act as custodian

We will tell you the sources of the information we collect about you. We will tell you what measures we take to secure that information. We first define some terms.

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term “information” to mean nonpublic personal information as defined in this section.

An **affiliate** is a company we own or control.

Privacy statement continued:

A ***nonaffiliated third party*** is a person we do not employ or a company that is not an affiliate of ours. This is also known as nonaffiliated third party, or simply, an “other party.”

The information we collect: We collect information about you from the following sources:

- Information you give us on applications or other forms
- Information about your transactions with us
- Information about your transactions with other parties
- Information from a consumer reporting agency
- Information we receive as a result of verifying member information

Information we disclose about you: ***We do NOT disclose any information about you to anyone, except as permitted by law.*** Examples of this might include disclosures necessary to service your account or prevent unauthorized transactions.

The confidentiality, security, and integrity of your information: We restrict access to 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 to protect this information.

Information about former members: We do not disclose information about former members except as permitted by law.