

Privacy Policy

Green River Area FCU is committed to making available financial products and services that will enable our members to meet their financial needs and reach their financial goals. Protecting personal information and using it in a manner consistent with our members' expectations is a high priority for everyone associated with our credit union. As members of GRAFCU, our members also have a responsibility to safeguard their financial information. To ensure that our members can rely upon the quality of products and services we make available, GRAFCU stands behind the following policy:

- Our credit union will collect only the personal information that is necessary to conduct our business. That means just what is necessary to provide competitive financial products and services and to safeguard the assets of the credit union.
- Our credit union will protect our members' personal information. Our credit union will maintain strong security controls to ensure that member information in our files and computers is protected. Where appropriate, we will use security coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect member confidentiality. The credit union shall restrict access to member information to those employees, directors and other volunteers who have need for it to provide products and services to the members or to fulfill their legal or fiduciary responsibilities. Credit Union employees and volunteers will be informed of their responsibility to protect confidential member information and are bound by this Privacy Policy.
- Our members shall have reasonable access to their information. As members of GRAFCU, our members will always have the opportunity to review the information the credit union retains in their records during normal business hours. The credit union has the responsibility to ensure that the records are complete and accurate
- GRAFCU will not disclose nonpublic personal information (as defined in NCUA Rules & Regulations, Part 716) to non-affiliated third parties except:
 - When the member authorizes the disclosure;
 - When the disclosure is authorized by applicable law;
 - When such disclosure is required to complete a transaction;
 - When to comply with any court order, applicable law or regulation;
 - To verify the existence and condition of an account for a third party as permitted by law;
 - When the credit union has a joint marketing agreement with a third party financial institution (such as an insurance company) and the third party financial institution is contractually obligated to keep any disclosed nonpublic personal information confidential and to use the information only for the purpose of the joint marketing agreement.
- GRAFCU will not share information with non-affiliated businesses. Under no circumstances will we authorize any firm to charge our members' account without our member's express consent and the credit union will not sell member information to telemarketing firms.
- The credit union shall not be responsible for the privacy practices or content of any website linked to Green River Area FCU's website.
- The credit union will provide and maintain a document shredder in each office for the safety,

privacy and convenience of our members.

- The credit union does not disclose any nonpublic personal information of nonmember consumers who occasionally use credit union services such as cashing payroll checks of the credit union's sponsor.

Green River Area Federal Credit Union collects nonpublic information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency; and
- Information we receive when verifying information you provided us.

We may disclose all of the information we collect about our members and former members as described above to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We may also disclose nonpublic personal information about our members and former members to nonaffiliated third parties as permitted by law.

GRAFCU restricts access to your personal information to those employees, directors and supervisory committee members who need to know that information to provide products and services to you or perform their duties under federal or state regulations. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

As a member of our credit union, you also have a responsibility to safeguard your financial information. Members can help by following these simple guidelines:

- Protect your account numbers, card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your ATM/Debit Card which can provide free access to your accounts if your card is 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 will have access to your information and will not need to ask for it.
- Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know as soon as possible.

Internet Privacy Policy Statement

Thank you for visiting the GRAFCU website and reviewing our internet privacy policy. Information collected and stored automatically.

For site security purposes and to ensure that this service remains available to all users, GRAFCU

employs software programs to monitor network traffic to identify unauthorized attempts to upload or change information, or otherwise cause damage.

For site management, information is collected for statistical purposes. Computer software programs are used to create summary statistics, which are used for such purposes as assessing what information is of most and least interest, determining technical design specifications, and identifying system performance or problem areas. No personal information, such as your name or address, is collected or used for this analysis. We collect no information which would identify you personally.

Information Collected from E-mails and Web Forms

When you send us personally identifying information, for example, in an electronic mail message containing a question or comment or by filling out a form that emails us this information to fulfill or respond to your requests. We may store these requests to provide us with information for future improvements.

GRAFCU will use SSL (Secure Socket Layer) technology, which is the industry standard protocol for secure, web based communications. This technology creates a secure communication channel through authentication and encryption of data. These layers of privacy protection ensure that information cannot be viewed if it is intercepted by unauthorized parties.