

# LAKE HURON CREDIT UNION PRIVACY STATEMENT

## A PRIVATE NOTE TO OUR MEMBERS:

Lake Huron Credit Union is owned by its members and run by a Board of Directors elected by the membership. You can be confident that your financial privacy is a top priority of this credit union.

## INFORMATION WE COLLECT

We collect non-public personal information from many sources, including member applications and other applications for products and services, from those who do business with us or with our vendors, and from consumer reporting agencies. The Credit Union will collect only the personal information that is necessary to conduct our business.

## INFORMATION WE DISCLOSE

We do not disclose or sell information to non-affiliated businesses or third parties desiring access to our member information. We may disclose information we collect about you under 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, follow your instructions as you authorize, or protect the security of our financial records.

We are committed to provide you with competitive products and services to meet your financial needs, which necessitates that we share information about you with our affiliates, to complete your transactions and to provide you with certain financial opportunities. We have also entered into agreements with other companies that provide either services to us or additional financial products for you to consider. Under these agreements, we may disclose information we collect to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect your privacy, we require these companies to agree to maintain strong confidentiality protections and we prohibit their use of this information other than to carry out the purposes for which it is disclosed.

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

## STEPS WE TAKE TO PROTECT YOUR INFORMATION

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees, members of the Board of Directors and Committee Members shall maintain confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and industry practices to safeguard your nonpublic personal information.

## LINKS TO OTHER WEB SITES

Lake Huron Credit Union is not responsible for the content of any third party website or the privacy practices of such third parties. In addition, a link from our website to another website does not indicate that LHCU endorses the services or policies of such third party website. You should always investigate the information practices of all websites that you access and carefully examine the privacy policies, if any, of the websites appearing on or linking to or from our website. Information collected from the linked websites will be subject to the information practices of those websites.

## SECURITY STATEMENT

Our Credit Union is constantly concerned about our member's critical information and privacy. With this in mind, we have the following security services installed on our Internet server: Each server is behind a Firewall. These hardware and software products blocks critical ports and IP addresses on servers from external attack and access. Each server runs proprietary software that constantly monitors the servers for unauthorized use and attempts to "hack" into information. Administrators are contact when forced attacks are committed, and countermeasures can be applied to stop these instances. All administrative activity requires user login and authentication. All administrative updates are logged into files that can be reviewed later. All application servers come with a Global GoDaddy Certificate (RSA) for digitally encrypted communications between the Web server and your member. Information passed in applications cannot be decrypted by third parties attempting to "pick" information being passed across the Internet backbone.

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