

TRI-AG (WV) FEDERAL CREDIT UNION
PRIVACY NOTICE - 2017
February 2017¹

Tri-Ag (WV) Federal Credit Union understands that your privacy is important. You have received this notice in accordance with applicable state and Federal laws and it describes the Tri-Ag (WV) Federal Credit Union privacy policy and practices about the personal information we collect and disclose, including the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

Tri-Ag (WV) Federal Credit Union collects nonpublic personal information about you from the following sources:

- Information we receive from you on member applications or other forms;
- Information about your transactions with us or others; and
- 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 restrict access to your personal and account information 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

- If you have questions concerning this notice, please do not hesitate to call us—we are here to serve you.

- We do not disclose any nonpublic personal information about you to anyone, except as permitted by law.
- You will receive appropriate notice if our privacy policy changes.
- Our privacy policy applies to current and former members of the Credit Union.
- If you decide to terminate your membership with Tri-Ag (WV) Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.
- Tri-Ag (WV) 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, PIN'S and passwords. Never keep your PIN with your debit or credit 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.
 - 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.
