

Leatherstocking Region Federal Credit Union PRIVACY POLICY FOR MEMBERS

At Leatherstocking Region Federal Credit Union, trust has always been the foundation of our relationship with our members. Because you trust us with your financial and other personal information, and we believe that all personal and financial information specific to you that you provide through any channel constitutes personal information, we are committed to respect your privacy and safeguard that information. In order to preserve that trust, The Credit Union and its affiliates pledge to protect your privacy by following the practices outlined below. It is important for you to know that The Credit Union ***does not sell member information***.

This policy covers member information, which means personally identifiable information about a member or a member's current or former relationship with The Credit Union. This policy is provided to you as required by the Federal Financial Privacy Law (Gramm-Leach-Bliley Act).*

For ***SITE SECURITY*** purposes and to ensure that this service remains available to all users, unauthorized attempts to upload information or change information on this service are strictly prohibited and may be punishable under the Computer Fraud and Abuse Act of 1986 and the National Information Infrastructure Protection Act.

*NCUA Rules and Regulations, 12 CFR Parts 716 and 741.

SECURITY OF INFORMATION IS A PRIORITY

Keeping financial information secure is one of our most important responsibilities. We value your trust and handle information about you with care. We limit access to member information to those employees who need to know that information in order to provide products and services to you or to maintain your account. Article XVI, Section 2 of the Credit Union by-laws requires its officers, directors, members of committees and employees to "hold in confidence all transactions of this Credit Union with its members and all information respecting their personal affairs."

In addition, we maintain physical, electronic and procedural safeguards to protect member information. We also continually assess new technology for protecting information and upgrade our systems when appropriate.

ACCURACY OF INFORMATION

We strive to keep your account records and personal information accurate, and will respond promptly when we are notified of the need for corrections. If you see any inaccuracy in your statements or in any other communications from us, please call us at 1-877-378-6466 or contact www.mylcu.org , and we will promptly update or correct any erroneous information.

COLLECTING INFORMATION

The Credit Union and its affiliates collect only relevant information about our members as allowed or required by law in order for us to conduct the Credit Union 's business and service your accounts. We maintain strict security procedures to protect your information. Member information that we collect is categorized into the following types:

1. Information about your identity that we receive from you on your account applications and other forms. We may keep this information so that we can provide the products and services you request.
2. Information about your transactions and account experience with us and our affiliates
3. Information from a consumer credit report
4. Information from other outside sources regarding employment, credit or other relationships with you or verifying representations made by you such as employment history, etc.

SHARING OF INFORMATION WITH COMPANIES THAT WORK WITH US

In order to conduct the business of the Credit Union, we may share your member information with companies that work with us to provide you products and services that you've requested or already have with us. We share the information needed to provide those products and services and to provide quality member service. Some of these companies may include financial service providers such as insurance companies and payment processing companies and nonfinancial companies such as check printing, statement processing and data processing companies.

The Credit Union and its affiliates may also work closely to offer products and services to meet member needs. As a result, we may also share your nonpublic personal information with each other as permitted by law.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and abide by the Credit Union 's Privacy Policy and use the information only to provide those services prescribed by the Credit Union.

DISCLOSING INFORMATION IN OTHER SITUATIONS

We may also disclose your personal financial information to credit bureaus and similar organizations as permitted by law

and to comply with any court order or applicable laws or regulations and when you give us your written permission. This may include a disclosure in connection with a subpoena or similar legal process, a fraud investigation, recording of deeds and mortgages in public records or an audit or examination.

INFORMATION SHARING RESTRICTIONS

Other than the disclosures referenced above, the Credit Union will not release, share or sell your nonpublic personal information to any unaffiliated third parties.

HOW YOU CAN HELP PROTECT YOUR PRIVACY

Your Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs or passwords. Never keep your PIN with your 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 or other personal information to other persons. If someone calls you explaining 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. If your address or phone number changes, please let us know. 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.

KEEPING UP-TO-DATE WITH OUR PRIVACY POLICY

The Credit Union will provide notice of our privacy policy to all members annually. This policy may change from time to time, but you will always be able to view our current policy at our web site at www.mylcu.org or contact us for a copy at 1-877-378-6466

REDUCING DIRECT MARKETING FROM OTHER COMPANIES

If you would like to reduce the amount of advertising you receive from companies other than the Credit Union, you can write to the following agencies:

For advertising received by mail:

CUNA Mutual Group
Member Connect
P.O. Box 391
5910 Mineral Point Road
Madison, WI 53701-0391
1-877-MEMBERS

Be sure to include complete information about each name, address and telephone number you would like excluded from these lists. If you have moved within the past year, remember to include your old address and phone number. The same is true for name changes and the addresses and phone numbers associated with each name.

If you would like to have your name taken off all pre-approved credit solicitations, you can write to the following credit reporting bureaus or call 1-888-5OPTOUT (888-567-8688). Be sure to include your full name, current address, social security number and telephone number.

· *Experian*

Consumer Opt-Out
901 West Bond
Lincoln, NE 68521

· *Equifax, Inc.*

Options
P.O. Box 740123
Atlanta, GA 30374-0123

· *Trans Union Corporation*

Name Removal Option
P.O. Box 97328

Jackson, MS 39288-7328

INTERNET SECURITY

*Encryption **-* When you apply online for accounts or services, personal information obtained via applications is protected through a "secure session" established with industry standard technology - Secure Socket Layer (SSL) encryption. To find out more about SSL, click here www.mylcu.org

All inquiries and transactions done via our Internet home banking site, www.mylcu.org , web site, are secured through SSL.

*Email - *Regular non-encrypted Internet email is not secure. Messages sent via the contact us link from our website are not secure and should never contain any personal or sensitive information such as account numbers, passwords or balance information. Our staff will never reply back to these email messages with confidential member information.

Email messages initiated through our Internet home banking product – CMC Flex - are secured through SSL.

Cookies - In order to make your use of our website more efficient and user friendly, "cookies" are used as a part of our interaction with your browser. A "cookie" is a small text file placed on your hard drive by our web server that helps our site to be much more intuitive when you request information. *We do not use the information collected by these "cookies" for any other purposes.*

The Credit Union cooperates with some third parties to offer a greater array of products and services to our members. These partnerships are often links out to their website and may require a "cookie" for their site to perform properly. You can configure your preferences or options in your browser to warn you when "cookies" are required to fulfill your request. You will have the option not to accept the use of the "cookie"; however, that portion of the site may not function properly.

Children - We do not knowingly market or solicit information from minors. Our site has an educational section for children, but we rely on the parent's involvement to assist children in using this portion of the site.