



## Remington FCU Privacy Policy

At Remington Federal Credit Union, we are committed to providing products and services that help you build financial security. Equally important, we are committed to protecting the privacy of our members. As such, we maintain the confidentiality of each member's financial records consistent with state and federal laws. This notice explains how the Credit Union collects and shares your non-public personal information and further describes your rights to limit what information we may share about you.

This privacy notice replaces any previous privacy notices from us. We reserve the right to revise our privacy notice as our business needs and practices change or as the law requires. If we revise our policies, we will provide our active members with copies of our new policies at that time.

**Information We Collect and Share to Conduct Our Business.** During the course of business, we collect non-public personal information about you from the following sources:

- Information that you provide to us in person, in writing, or through the Internet.
- Information obtained through your transactions and experiences with us and our affiliates.
- Information we receive from non-affiliated third parties about their transactions and experiences with you.
- Information provided by consumer and credit reporting agencies.

We collect this information about you to complete your transactions and to maintain your accounts and related records. In the course of conducting our business, we may share any of the information we collect about you with third parties if: 1) you request or authorize it; 2) the information is provided to help complete a transaction initiated by you; 3) the information is provided to a third party providing services to us, such as data processing, printing services, mailing services, and marketing services; 4) the information is provided to a consumer reporting agency in accordance with the Fair Credit Reporting Act; or 5) the disclosure is otherwise lawfully required or permitted. Furthermore, we may also disclose information about you to other non-affiliated and affiliated third parties not described in this notice as permitted by law.

**Information Shared Within the Credit Union.** We restrict access to your information to those employees who need to know that information to provide products or services to you. Our employees may also access your information to exercise our rights under the law or pursuant to





any agreement with you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your information.

We strive to ensure that our records contain accurate information about you. If you see any inaccuracies in your statements, please call us at 315-894-9924, or write us at P.O. Box 388, Ilion, NY 13357. We will investigate and make any necessary updates to your records.

Your Credit Union will only do business with firms that follow protective guidelines. We will do business only with firms that secure member information in a manner consistent with Credit Union and membership expectation. We will never allow or authorize any company to change any financial information without member consent, nor will we allow or authorize the sale or distribution of information to telemarketing firms.

**Information Shared with Non-Financial Service Providers.** We sometimes share the information we collect about you with outside companies that perform services for us. For example, to maintain and service your accounts or to fulfill your transaction requests, we share information with non-financial companies that provide services to us, such as data-processing companies, printing companies, mailing companies, and marketing companies. Before sharing any information with such entities, we require them to agree to safeguard our members' information and to comply with all applicable privacy laws.

**Information Shared with Financial Service Providers.** In addition, to offer you a wider array of financial products and services, we may enter into joint marketing agreements with other financial institutions such as financial advisors, securities broker-dealers and insurance agents. We never give these financial institutions your account numbers. Prior to sharing any information with such entities, we require them to agree to safeguard our members' information and to comply with all applicable privacy laws. However, if you do not wish for us to share any of your information under these joint marketing arrangements, you have the right to opt-out of such information-sharing as explained below in the section entitled "Your Right to Opt-Out."

**Information Sharing in the Event of Termination of Membership.** If you terminate your membership or become an inactive member, we will continue to adhere to the privacy policies and practices as described in this notice.

**Your Right to Opt-Out.** We understand that there are certain third parties with whom you do not wish for us to share your information. If you do not wish for us to share your information with those financial service providers with whom we have joint marketing agreements, you have the





right to opt-out at any time. If you wish to exercise any of your opt-out rights as described above, you may opt-out in one of four ways as follows:

Mail us a signed, written opt-out request at:

Remington Federal Credit Union

39 Central Plaza

P.O. BOX 388

Ilion, NY 13357

Call us at 315-894-9924 from 9 a.m. – 5 p.m., E.T.

Fax us a signed, written opt-out request at: 315-894-9926.

Email us an opt-out request at [cumembers@remingtonfcu.com](mailto:cumembers@remingtonfcu.com)

Your opt-out will remain effective until revoked in writing. Please note that even if you opt-out, we will continue to share your information to conduct our business as described above, to the extent permitted by law.

Remington Federal Credit Union has developed the following policy guidelines to ensure that the Credit Union maintains a Web site with the members' privacy and protection as a priority.

## Personal Financial Information

All information that we receive from you at [www.Remingtonfcu.com](http://www.Remingtonfcu.com) is subject to our general Privacy Policy Statement. We collect information through our web site in a number of ways, including but not limited to: when you use our online applications for accounts and services; when you participate in our online surveys; and when you use our web site to contact us. If you do not use any of the features on our web site, personal financial information about you is not collected.

To administer the Web site more efficiently, and to diagnose any problems with our server, we use cookies and log files. These are pieces of data that help identify aspects of the user such as origin or method of access, and to provide information about the specific pages visited. This information is not associated in any way with personally identifiable financial information, and will not be sold or given away.





## Security

Our Web site has security measures in place, when necessary, to protect against the loss or misuse of personal financial information. We use encryption technology to ensure your data is secure during transmission while performing transactions through our Internet Banking service. Once your information is gathered, we restrict access to only those employees who need this information to provide a specific service.

## Links

Our Web site contains links to other sites of interest. Remington Federal Credit Union does not expressly or impliedly make any representations or warranties regarding any of the non-Credit Union products or services appearing on or linked to this Web site. The information and suggested resources appearing on or linked to this site are for informational purposes only and shall not be construed as an endorsement of any kind by the Credit Union or its employees. We encourage you to read the policies of other sites as you visit them.

## Online Partnerships

Remington Federal Credit Union partners with other online vendors to provide Credit Union members with specific services. As the user signs up for these services, we will gather and share only the information that is necessary for the third party to provide these services. No third party online vendor will be given the authorization to share personal financial information except for the purpose of providing Credit Union service.

## Correcting or Updating Personal Information

This Web site gives members the opportunity to alert us by Email when personal information changes (a new address, phone number, or name change for example).

If you have questions regarding our Privacy Policy, or would like to report inaccuracies in your statement, please contact us at:

Remington Federal Credit Union  
P.O. Box 388  
Ilion, NY 13357

If you prefer, email us at [cumembers@remingtonfcu.com](mailto:cumembers@remingtonfcu.com)  
or call 1.315.894.9924