



## Privacy Policy Disclosure

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### Your Privacy Is Important

Strait-View Credit Union is owned by its members and run by a volunteer board of directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact us at 360-452-3883.

### Information We Collect and Disclose About You

Strait-View Credit Union collects the following nonpublic personal information about you from a variety of sources and may disclose all the information we collect to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

- From membership and loan applications and other forms, we obtain information such as name, address, social security number and income.
- From your transactions with us or other companies that work closely with us to provide you with financial products and services, we obtain information such as your account balances, payment history, parties to transactions, and credit card usage.
- From consumer reporting agencies, we obtain information such as your creditworthiness and credit history.
- From verifications of information you provide on applications and other forms, we obtain information from current or past employers, other financial institutions and other sources listed on the application.

We may also disclose information we collect about you under other 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, and follow your instructions as you authorize, or protect the security of our financial records. If you terminate your membership with Strait-View Credit Union, we will not share information we have collected about you, except as permitted or required by law.

### How We 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 are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

### Online Privacy

Strait-View Credit Union is committed to protecting the privacy of our members. In general, you can visit us on the World Wide Web without disclosing to us who you are or revealing any information about yourself. There are several areas, however, that will collect certain information about you and we want you to know how we handle that information.

If you visit our website, Strait-View Credit Union collects and stores information on the domain you use to access our website, the Internet address of the site from which you linked directly to the site, and the date and time of your visit. This information is used to measure the number of visitors to the various pages on our site to better serve our membership.

If you send an email, Strait-View Credit Union collects and stores personally-identifying information in order to process your e-mail, form or application. This information is not sold to any third parties. Due to the volume of e-mail activity, these messages are deleted after they are answered or completed.

If you visit a secure site, such as home banking, you will be asked for personal identification numbers which will give you access to the member only section of our website. This information enables Strait-View Credit Union to regulate entry to the member only portions of our website and to measure member usage. Any identifying information gathered is not sold to third parties.

If you link to another site from any of our pages, you are leaving our site pages, and we cannot be held responsible for any information that may be gathered at a linked site. We make every effort however, to ensure that all linked sites follow similar privacy policies as ours to offer you maximum security and privacy.

### Children's Privacy Protection Act

We are committed to protecting the online privacy of children. In accordance with the Children's Online Privacy Protection Act, we will not knowingly collect any personally identifiable information from children under the age of 13 without first obtaining parental consent. We recognize that protecting children's identities and online privacy is important and that responsibility rests with us and with parents. If you believe your child has provided personally identifiable information to use, please contact us so we can allow you the opportunity to review and delete such information.