



Russell Country Federal Credit Union is owned by its members and run by a 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.

We are committed to providing you with competitive products and services to meet your financial needs which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that either provide services to us or additional financial products for you to consider.

Under these arrangements, we may disclose all of the information we collect, as described in this notice, to companies that perform marketing or other services on our behalf. To protect our members' privacy we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them.

We collect and may disclose nonpublic personal information about you from the following sources:

- Information we receive from you on membership and loan applications and other forms
- Information about your transactions with us, our affiliates, or others
- Information we receive from a consumer-reporting agency
- Information obtained when verifying the information you provide on an application or other form, such as from your current or past employers or from other institutions where you conduct financial transactions
- We may also disclose nonpublic information about you to nonaffiliated third parties as permitted or required by law

If you terminate your membership, we will continue to adhere to the privacy policies and practices as described in this notice.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees and credit union officials who need to know that information to provide products or services to you or to comply with our policies and procedures. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.