

Privacy Policy

At Resource Federal Credit Union, your privacy is our top priority. This notice describes how we protect your personal information. Throughout this notice the word, "information," refers to personal information about you that may not be publicly available.

Information We Collect About You

To provide products and services to you, comply with government regulations, improve our products and services and to better understand your financial needs we collect and maintain information about you. We collect information:

- you provide on applications and other forms (for example, name, address, social security number, assets, and income.);
- about your transactions with us or others including those companies that work closely with us to provide you with diverse financial products or services (for example, your account balance, payment history, parties to transactions, and credit card usage.)
- about your credit history from a credit reporting agency (for example your credit history and worthiness)
- obtained when verifying the information you provided on an application or other forms (this may be obtained by current or past employers from other institutions where you conduct transactions);
- we may obtain from consumer purchasing and census data providers to help develop competitive marketing programs for our Members; and
- recorded in our web servers standard log file. Like most standard website servers we use log files. This includes Internet Protocol addresses, browser type, Internet Service Provider (ISP) referring/exit pages, platform type, date/time stamp and number of clicks to analyze trends, administer the site, track user's movement in the aggregate use. IP address does not link personally identifiable information.

We may disclose all information we collect, as described above, as permitted by law and in accordance with this Privacy Policy.

Information We Disclose to Others to provide You with Products and Services

Resource Federal Credit Union may disclose information about you to nonaffiliated third parties with whom we have written joint marketing agreements to offer you a broader array of products and services. Joint marketing agreements include confidentiality provisions to protect your information. These nonaffiliated third parties include:

- financial services providers such as insurance companies and mortgage service companies
- non-financial companies, such as consumer reporting agencies

Disclosure of Information to Parties Who Provide Services to Us

We may disclose all of the information we collect, as described to the companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements to offer you a broader array of products and services. Joint marketing agreements include confidentiality provisions to protect your information. These nonaffiliated third parties include;

- Financial service providers such as insurance companies, mortgage service companies.
- Non-financial companies such as consumer reporting agencies.

We may disclose all of the information we collect as described to the above companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint agreements.

We only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. As a result of these arrangements we may disclose all information we collect as described above.

We may disclose information about you under other circumstances as permitted or required by law. These disclosures, typically information to process transactions on your behalf, conduct the operation of our credit union, and follow your instructions as you authorize or protect the security of our financial records.

Other Legally Permitted Disclosures

We may also disclose information about you under other circumstances as permitted or required by law. These disclosures typically include disclosures to consumer and credit reporting agencies or to comply with a judicial proceeding, court order, or legal process served on us.

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How We Protect Your Information

We strive to protect your information by:

- setting policies and procedures for the careful handling of your information;
- restricting access to nonpublic personal information about you to those employees who need to know that information to provide products, or services to you;
- requiring service providers who do business with us to comply with privacy laws;
- monitoring our Web site through recognized privacy and security programs such as Multi-Factor Authentication;
- maintaining physical and electronic safeguards that comply with federal regulations to guard your nonpublic personal information;
- training our employees in the importance of maintaining confidentiality and Member and client privacy; and
- continuously testing and updating our technology and systems to assure the protection of your personal information.

Legal Disclaimer

We reserve the right to disclose your personally identifiable information as required by law and when we believe that disclosure is necessary to protect our rights and/or comply with a judicial proceeding, court order, or legal process served on us.

Changes to our Privacy Policy

We reserve the right to revise our Privacy Policy as our business needs change or is required by law. If we revise our policy, we will provide our active members with a copy of our new policy by including it with your account statement, or you can retrieve a copy at your convenience at Resource Federal Credit Union.

What Members Can Do to Help

Resource Federal Credit Union is committed to protecting the privacy of its members. You can help by:

- protecting your account number, card numbers, PINs (personal identification number) and passwords. Never keep your PIN with your ATM, Visa debit or credit card, which can provide access to your accounts through your card if it is ever lost or stolen
- using caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the Credit Union and asks for your account number you should beware. Official credit union employees will have access to your account number and will not need to ask for it.
- keeping your information current and up to date. 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 telephone number changes, please let us know.

How to Maintain the Accuracy of Your Information

We strive to ensure that our records contain accurate information about you. If you see any errors or inaccuracies in your information or statements from Resource Federal Credit Union, please contact us at (731) 668-3464 or write us at Resource Federal Credit Union, 525 Old Hickory Blvd, Jackson TN 38305. We will promptly investigate and make any necessary changes to protect information. However, in order to protect your information we may ask that you verify your identity and for other information to respond to your request.

Protecting Your Identity

Identity theft is one of the fastest growing crimes in America today. We understand the implications identity theft can have and take appropriate steps to reduce the chance that identity thieves can damage the credit reputations of our Members. If you think your identity has been stolen, affecting any of your accounts with Resource Federal Credit Union, contact us immediately.

You should also contact the three major consumer credit reporting agencies and have them place a fraud alert on your file.

Equifax
800-525-6285
www.equifax.com

Experian
888-397-3742
www.experian.com

TransUnion
800-680-7289
www.transunion.com
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