

PRIVACY POLICY & AGREEMENT

The Columbia Post Office Credit Union is committed to respect the privacy of its members and to safeguard the information we receive from you. You trust us with your financial and other personal information; therefore, we pledge to preserve that trust and protect your privacy by adhering to the practices described below.

By signing your application for membership and your continued membership with us after receiving this document, you jointly and severally agree to the terms and conditions set forth in the Policy and Agreement.

1. **Categories of Information We Collect:** We only collect information about our members for lawful business purposes, or as otherwise required by applicable law. We maintain strict security procedures to protect your information. We collect information about members from the following sources: (a) applications and other forms (name, address, social security number, assets and income); (b) your transaction with the Credit Union (account balance, payment history, etc.); and (c) reports from consumer reporting agencies regarding credit history and credit worthiness.

2. **Categories of Information We Disclose:** We do not disclose any non-public personal information about our members or former members, except as permitted by law.

3. **Security:** We are committed to take every reasonable precaution to protect identifying information about our members. Access to information about members is restricted to employees who provide services to you. We maintain physical, electronic and procedural safeguards that comply with Federal regulations to guard your personal information.

4. **Notices:** Except where expressly required by law, we will provide all notices to the member listed on any application, agreement or other relevant document. Notices will be mailed to the address noted on the member's application.

5. **Modification:** The Credit Union reserves the right to modify, change or amend this Privacy Policy and Agreement at any time without notice, except as expressly required by law.