



# **Finger Lakes Health Care**

## **Federal Credit Union**

### **Privacy Disclosure**

Finger Lakes Health Care FCU is a member owned financial institution which places the privacy of its members as a top priority. We are required by law to give this privacy notice to you as an explanation of how we collect, use, and safeguard your personal financial information. If you have any questions, please contact a member service representative at (607) 733-1304.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about 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 provide services to us or additional products for you to consider.

Under these arrangements, we may disclose all the information that we collect, as described below, to companies that perform marketing or other services on our behalf or to our financial institutions with which we have joint marketing agreements. To protect our member's privacy, we only work with companies that agree to maintain strong confidentiality protections. We limit the use of information that we provide to them.

#### **Information We Collect and Disclose About You**

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

- Information we receive from you on your membership agreement, loan application, and other forms
- Information about your transactions with us or others
- Information that we receive from consumer reporting agencies
- Information obtained when verifying information, you provide on your application or other such forms, such as current or past employers or from other institutions where you conduct financial transactions

We may also disclose information we collect about you under 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, follow your instructions as you authorize, or to protect the security of our financial records.

If you terminate your membership with Finger Lakes Health Care FCU, 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 to those employees who have a specific business purpose 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 industries to safeguard your nonpublic personal information.

#### **How to Opt Out of Certain Disclosures about You**

If you prefer that we do not disclose nonpublic personal information about to such nonaffiliated third parties as listed above, you may direct us to do so by sending a written request to the credit union at:  
Finger Lakes Health Care FCU, 519 Hart Street, Elmira, NY 14905