

TULANE-LOYOLA FEDERAL CREDIT UNION PRIVACY POLICY

Revised August 22, 2007

Policy Statement – **“We disclose private information only as allowed by applicable law”**.

Tulane-Loyola Federal Credit Union is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority to everyone associated with the Credit Union.

To ensure that you can rely on the quality of products and services we make available, our Credit Union stands behind the following privacy policy.

- Tulane-Loyola Federal Credit Union will collect only the personal information necessary to conduct our business. That means just what is necessary to provide competitive financial products and services, and no more.
- Tulane-Loyola Federal Credit Union will protect your personal information. This credit union will maintain strong security controls to ensure that member information in our files and computers is protected. Where appropriate, we will use security coding techniques to protect against unauthorized access to personal records, to ensure accuracy and integrity of communications and transactions, and to protect member confidentiality.
- You will always have access to your information. As a member of Tulane-Loyola Federal Credit Union, you will always have the opportunity to review your information and make changes to ensure that our records are complete and accurate.
- Tulane-Loyola Federal Credit Union will only share information when absolutely necessary. We will only share information to administer the products and services we provide, when required to do so by the government, or when we partner with other businesses to offer a broader array of products and services.
- Tulane-Loyola Federal Credit Union will partner only with businesses that follow strict confidentiality requirements. The businesses we select will offer products designed to enhance our members' economic well being. Under no circumstances will we authorize those firms to charge your account for any fees without your express consent, and we will not sell member information to telemarketing firms.
- Tulane-Loyola Federal Credit Union will offer you a choice in how your information is used. Any member of our credit union may elect to keep their information from being shared with our business partners. We will inform you on how to exercise your choice, and we will take all reasonable steps to make sure your requests are followed. At least once a year, we will remind all members of this right to choose.