

## **Empire One FCU Privacy Notice**

Empire One FCU, your member owned financial institution, is committed to providing you financial products and services to meet your needs and reach your goals. We are equally committed to protecting our members' privacy. You can be confident that your financial privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact a member service representative at 716-854-2458.

### ***Information we collect and disclose about you***

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

- Information we receive from you on applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information, you provide on an application or other forms. This may be obtained from your current or past employers, or from other institutions where you conduct transactions;

We may disclose all the information we collect, as described previously and as permitted by law to companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the member information we provide to third parties.

In order to conduct the business of the credit union, we may disclose nonpublic personal information about you under other 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, to follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with Empire One 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 you to those employees who have specific business purpose in 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 industry practices to safeguard our nonpublic personal information.

### ***What you can do to help protect your privacy***

Empire One FCU is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, card numbers, PINs (personal identification numbers) and passwords. Never keep you PIN with your debit or credit card.
- Keep your information with us current. 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 phone number changes, please let us know.

If you have any questions concerning this notice, please do not hesitate to call us – we are here to serve you.