

# Privacy Policy

## WHAT DOES UKRAINIAN FUTURE CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

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### Our Privacy Policy

Ukrainian Future Credit Union is owned by its members and run by a Board of Directors you elect. You can be confident that your financial privacy is top priority at our credit union. We are required by law to give you this privacy notice to explain how we collect, use, and safeguard your personal financial information. Please read this notice carefully to understand what we do.

### Information We Collect And Disclose about You

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

- Information we receive from you on membership and loan application and other forms.
- Information about your transactions with our affiliates, others, or us.
- Information we receive from consumer - reporting agencies.
- Information obtained when verifying the information you provide on an application or other form, such as from your current or past employers or from other institutions where you conduct financial transactions. Information we receive from you through the Internet, such as request forms.

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

Under these arrangements, we may disclose all of the information we collect, as described above, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our member's privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We restrict these companies to using member's information only for the reasons we have given to them, and for no other purpose. We may also disclose information we collect 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 as you authorize, or protect the security of our financial records. If you terminate your membership with Ukrainian Future Credit Union, 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 and members of our official family who have a specific business purpose in utilizing your data. Our employees and members of our official family are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with state and federal regulations to safeguard your nonpublic personal information.

### If you have any questions:

- Call (586) 757-1980 – our menu will prompt you through your choice(s)
- Visit us online: [www.ukrfutcu.org](http://www.ukrfutcu.org)