

PRIVACY POLICY

Keeping personal information private helps protect you from identity theft and financial loss. Recently there has been a lot of talk concerning the privacy of consumer financial information. We have never shared non-public personal information and we will continue to protect your privacy.

**General Privacy Information
Your Responsibilities**

Do not provide account numbers or personal information unless required- including home phone numbers, driver's license, credit card, credit union or bank account numbers, and especially your Social Security number. CCSE will never request that you provide us with confidential information over un-secure channels such as e-mail. Tear up or shred discarded papers that include an account or personal ID number. Use your credit card only on secure Internet sites and with reputable retailers. Look for the padlock symbol on the bottom of your browser. This yellow symbol indicates that the site you are on is a secure web site.

We do not disclose your non-public personal information other than to non-affiliated third parties as permitted by law (for example, to reputable credit reporting bureaus). We only ask for information that we truly need to complete a transaction or maintain a business relationship with you. We use this information to protect & administer your records, accounts, and funds.

Types of Information That We Collect

- Name and Address
- Social Security Number
- Information from consumer reports such as credit-worthiness and credit history.

Application Information

- Assets and income

Transaction Information

- Account Balance
- Payment History
- Parties to the transaction
- Credit Card Usage

Negative Information Notice

We may report information about your loan and deposit accounts to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Protecting the Confidentiality & Integrity on Non - Public Personal Information

We restrict employee access to personal information to a "need-to-know" basis. Only employees who legitimately require your personal data to complete a business transaction will ever see it. We strictly enforce procedures that prevent un-authorized access to your data. We require all organizations to which we have provide data as permitted by law to have similar privacy safeguards, to further ensure your confidentiality.

Privacy of Electronic Transactions

Electronic interfaces with member (such as Internet transactions) will be encrypted using Secure Socket Layer (SSL) 128-bit or better encryption. Member account information and transactions will be protected by a password that must be used in conjunction with a username or account number. Members must apply for this capability and be registered with the Credit Union for authentication purposes.

The Credit Union may use "cookies" as part of its web site interface. A "cookie" is a small file that is placed on the user's computer.

While it contains no member information, it identifies the member's computer and allows the Credit Union to measure usage of the web site and customize the web site experience.

The Credit Union will frequently link to other sites as a convenience to our members. The Credit Union will seek to link with other sites that adhere to similar privacy standards. However, the Credit Union is not responsible for the content of linked sites, or for their policies on the collection of member information.

The Credit Union will not collect, use, or disclose online information received from children under age 13 without prior parental notification and consent, which will include the opportunity for the parent to prevent use of information and participation in the activity. Online information will only be used to respond directly to the child's request and will not be used for other purposes without prior parental consent.

(i) The Credit Union will not distribute to third parties, other than its affiliates, personally identifiable information without prior parental consent.

(ii) The Credit Union will not post or otherwise distribute personally identifiable information without prior parental consent.

(iii) The Credit Union will not entice by the prospect of a special game, prize, or other activity, to divulge more information than is needed to participate in the activity.

(iv) Personally identifiable information collected online from their children may be reviewed by a parent or guardian upon written request. The parent or guardian has the right to have information deleted and instruct the Credit Union to cease collecting further information from their child.