

## NOTICE OF PRIVACY PRACTICES FOR CREDIT UNION MEMBERS

Please read this carefully as it contains important information about how River Valley Credit Union collects and uses your personal data. To assure the continued privacy and confidentiality of your personal financial information, your credit union observes these practices and procedures:

### **Information We Collect**

We collect nonpublic information about you from some or all of the following sources: Information we receive from you on applications or other forms, such as your name, address, social security number, assets and income. Information about your transactions with us, our affiliates, or others such as your account balance, payment history, parties to transactions and credit card usage; and, Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

### **Information We Disclose**

We may disclose all of the information we collect as described above to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We may also disclose information about you under other circumstances as permitted by law.

### **Our website uses collects and uses cookies.**

We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with Federal regulations to guard your nonpublic personal information. You may contact us to opt out of certain 3rd Party mailings or go to your home banking and select opt out.

This notice meets the notification requirements of the National Credit Union Administration regulation on privacy of consumer information, Part 716.