

BERKELEY COMMUNITY FEDERAL CREDIT UNION
P.O. BOX 206
600 MAIN STREET, EXT.
MONCKS CORNER, SC 29461

PRIVACY POLICY AND AGREEMENT

Trust has always been the foundation of our relationship with members. To preserve your trust, we pledge to protect your privacy by adhering to the practices described below. By signing any application or agreement with us, or your use or continued use of any of our services with after receiving this document, you jointly and severally agree to the terms and conditions set forth in this Policy and Agreement. In this Agreement the terms "we," "our," or "us" means Berkeley Community Federal Credit Union; and the terms "you" or "your" means all members, consumers, borrowers and guarantors.

The Types of Information We Collect. We only collect information about our members for lawful business purposes, or as otherwise required by applicable law. We collect information about members from the following sources: (a) Applications for services, verifications, current and past employers, other forms and any communications you send to us including electronic messages from which we collect your name, addresses, phone numbers, social security numbers, financial data, birth date, gender and other information; (b) Transactions involving your accounts or services with us from which we collect information such as your name, account number, balance, payment history, parties to your transactions and credit card usage; (c) Consumer Credit Reports from which we collect information regarding your creditworthiness, credit history and account activity; and (d) Market Research Firms that provide us with a variety of information regarding our members such as the number of individuals in a household, home ownership.

You agree that the telephone numbers, street and e-mail addresses provided in your Membership Application and Signature Card, or any other application or communication sent to us are publicly available and will be used to provide notices, disclosures, statements, other communications (including but not limited to our responses to your e-mail communications) and offers for certain products or services.

The Types of Information We Disclose. -- To benefit our members and former members, we only share the information described in the Section above, within the Credit Union, which includes all employees, directors, agents, volunteers, committee members and field agents, and with certain trusted third parties described in this paragraph including other financial institutions with which we have joint marketing agreements, who are obligated to maintain the confidentiality and security of your private information. We use the services of various third parties to assist us in offering financial services to our members. For example, we use the services of third parties for processing or facilitating transactions using checks (share drafts), debit cards and other access devices including home-banking; for assistance in making loans, loan underwriting; processing loan applications; appraising collateral; statement printing; bookkeeping and accounting; consulting and business development services; and for processing our outgoing mail. We also work with companies such as TruStage (formerly known as CUNA Mutual Group) that may provide financial services such as financial planning, financial counseling, investment services, extended automotive service contracts, personal, property or other insurance, credit counseling, retail automobile sales and travel services to you.

Information We Share with Our Affiliates. Our service affiliate(s), such as the American Income Life provide insurance. We may share the following information with our affiliates so they can serve you more efficiently:

- Member information such as name and address.
- *We do not share personal identifying information, such as date of birth and social security numbers

If you prefer that we do not disclose such information about you, you may direct us not to make those disclosures (other than disclosures permitted by law). This "opt-out" will not apply to disclosures that are permitted by law. You may opt-out of these disclosures or revoke your opt-out election at any time. If you wish to opt-out of this disclosure, you may select one of the following methods to exercise this right:

- Call us at 843-761-8298
- Complete our Opt-Out form and mail it to P.O. Box 206, Moncks Corner, SC 29461.

Fair Credit Reporting Act Disclosure. The Fair Credit Reporting Act governs the sharing of information that may impact upon you for purposes involving credit, collections, employment, insurance, and other purposes set forth in Section 604 of the Act. We learn information about you from our experience with you and from information provided by others, such as through credit reports. The Fair Credit Reporting Act permits us to share with our affiliates and credit reporting agencies information we learn from our experience with you. We may also share information provided by others but will not share this information if you direct us otherwise. You may direct us not to share the information provided by others by exercising your opt-out election in the same manner as set forth above. In the opt-out election, you will have the option of including or excluding the Credit Union from your opt-out election.

Security. We are committed to taking every reasonable precaution to protect individual identifying information that you provide to us. We restrict access to nonpublic personal information about you to employees who need to know that information to provide products or services to you. We also maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Notices and "Joint Relationships." Except where expressly required by applicable law, we will provide all notices to the person (member) listed first on any application, agreement or other relevant document with us. The notice will be mailed to the address noted for said person on the application, agreement or other document. If this person (member) has agreed to receive notices and disclosures electronically, then we can send all such notices and notifications, to the e-mail or Internet address provided by said person; or we shall post or otherwise give notice by posting a notice, providing a link or using such other electronic methods authorized under applicable laws and/or regulations. All joint owners, borrowers and guarantors agree to the receipt and sufficiency of any notice or notification sent according to this paragraph.

Modification. The Credit Union reserves the right to modify, change or amend this Privacy Policy and Agreement at any time without notice other than as expressly required by applicable law.

What members can do to help? Protect your account numbers, card numbers, PINs (personal identification numbers), and passwords. In particular, never keep your PIN with your debit card or credit card, as that makes you vulnerable in the event you lose your card or your card is stolen. Use caution in revealing account numbers, social security numbers, etc. to other persons. In particular, if a caller tells you he/she is calling you on behalf of the credit union and asks for your account number, you should beware. Legitimate credit union staff would already have access to that information. It's important that the credit union has current information about how to reach you. If we detect potentially fraudulent use of your account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

Protecting Children. We do not knowingly solicit or collect data from children and we do not knowingly market to children online. We recognize that protecting children's identities and online privacy is important and that responsibility rests with us and with parents. Some helpful tools for protecting children while they are online can be found at:

<http://www.microsoft.com/en-us/microsoft-365/family-safety>

Beware of Phishing Scams

"Phishing" scams often come as official looking Email that appear to have come from your Credit Union, bank, credit card company, or eBay, etc. The Email usually says that there is something wrong with your account or that they need to verify your information. These messages have been forged and are fraudulent. Your Credit Union, bank, credit card company, etc., will not contact you by Email to verify your information or inform you that you have a problem with your account. You should just delete these messages; never reply to them and never follow their instructions.

For further information you may wish to review the information provided at the following links

Phishing Scams and How To Spot Them—

[Phishing Scams | Federal Trade Commission \(ftc.gov\)](#)

Protect Your Personal Information and Data--

[Protect Your Personal Information and Data | Consumer Advice \(ftc.gov\)](#)