

OLEAN TEACHERS' & POSTAL FEDERAL CREDIT UNION CONFIDENTIALITY POLICY

You can be confident that your financial privacy is a top priority of this 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.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order for us to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for your consideration.

Under these arrangements, we may disclose all of the information we collect, as described below, 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 members' privacy, we work only with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them.

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, loan application 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, such as from your current or past employers or from other institutions where you conduct financial transactions.

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 of our Credit Union, and follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with the 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 maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to guard your nonpublic personal information. Our employees are trained in the importance of maintaining confidentiality and member privacy. We restrict access to your nonpublic personal information. Agents of the Credit Union and employee family members need to understand that there may be times when this cannot be avoided and their reasonable expectation of privacy can be limited as the result of the agents and employees performing their specific job duties.

Your Right to "Opt Out" of Information Sharing with Certain Third Parties

We may disclose non-public personal information about you to the following types of third parties:

- Financial service providers, such as insurance companies
- Non-financial service providers, such as vehicle marketers.

If you prefer that we do not disclose non-public information about you to non-financial companies as noted above you may opt out of those disclosures, that is, you may direct us not to make those disclosures. Please note that we will treat an opt-out request by any account holder, either primary or joint owner, as applying to everyone on the account. You may contact us as follows:

- Call our office at: (716)373-0155 or toll-free number (888)697-9933
- Mail your request to: **Olean Teachers' & Postal Federal Credit Union**
1700 Constitution Avenue
Olean, NY 14760
- Or Stop in and see one of our Member Service Representatives.