

## Disclosure of Information about Former Members

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If you terminate your membership with CAMC Federal Credit Union we will not share information we have collected about you, except as may be permitted or required by law.

## Tips to Protect Your Information

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CAMC Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords used to access your account through an account access device such as a telephone or personal computer. Never keep your PIN with your ATM, debit or credit card, as this can provide free access to your accounts if your card is lost or stolen.
- If you permit any person to have access to any place in which you store your checks, account information, PINs, passwords or any account access device, exercise prudent judgment by safeguarding such items in a locked area or otherwise secure manner.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on the behalf of the Credit Union and asks for your account number, you should beware. Official Credit Union staff will have access to your information and will not need to ask for it if we initiate the call.
- Keep your address and phone number(s) with us current. If we detect potentially fraudulent or unauthorized activity affecting your account, it is important that we have the ability to contact you immediately.
- Review your credit report annually.

- For security, periodically change your PINs and passwords is recommended at least every 3 to 6 months.

If you believe you've been a victim of identify theft, take immediate action by contacting the following agencies:

- File a police report with your local police department and obtain a copy of the report.
- Contact the creditors for any account that has been tampered with or opened fraudulently.
- Contact the fraud departments of each of the three major credit bureaus:
  - Equifax: 1-800-525-6285
  - Experian: 1-888-397-3742
  - Trans Union: 1-800-680-7289

Let us know if you have any questions by giving us a call. For additional tips or information please visit our Web Site at:

<http://www.camcfcu.org>



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### CAMC Federal Credit Union

3400 MacCorkle Avenue, SE  
Charleston, WV 25304

PHONE: (304) 388-5700 FAX: (304) 388-5730

E-mail: [CreditUnion@camc.org](mailto:CreditUnion@camc.org)

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

Rev. 3/08

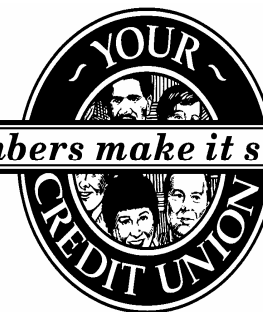
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“Together, We Make a Difference”

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## *Privacy Notice And Disclosure*



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***Members make it strong!***

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# OUR PRIVACY PLEDGE

Your privacy is important to us, and maintaining your trust and confidence is one of our highest priorities. We respect your right to keep personal information confidential and understand your desire to avoid unwanted solicitations. Therefore, your CAMC Federal Credit Union (Credit Union) wants to remind you of how the information we collect about you by us is used. In summary, we only disclose nonpublic account information to third parties when it is necessary to provide you with high quality services and products such as with the following instances:

- It is necessary to complete a transaction or provide you our products and services.
- A third party seeks to verify the existence or condition of your account in accordance with applicable law.
- Such disclosure complies with the law or a court order.
- You give us written permission.

To provide you additional information, this pledge is provided to describe our Credit Union's privacy policy and practices concerning the personal information we collect and disclose about our members. As prescribed under federal law, it also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the Credit Union.

**If after reading this notice you have questions, please contact us at:**

**(304) 388-5700**

**E-mail: [CreditUnion@camc.org](mailto:CreditUnion@camc.org)**

**Or, you may write to our office at:**

**Privacy Notice  
CAMC Federal Credit Union  
3400 MacCorkle Avenue, SE  
Charleston, WV 25304**

## Information We Collect About You

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

- Information we receive from you on applications and other forms - including our web site;
- Information about transactions with us;
- Information we receive from a consumer reporting agency;
- Information we obtained when verifying the information you provide on an application or other form. This may be obtained from your current or past employers or from other institutions where you conduct financial transactions.

We may disclose all of the information we collect, as described above, as permitted by law.

## Disclosure of Information to Third Parties That Provide Services to Us

Your Credit Union works closely with certain third parties to offer products and services to meet member needs. Therefore, in order for us to conduct the business of the Credit Union, we may disclose all of the information we collect, as described above, to the following types of third parties that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements so that we may provide members competitive products and services:

- **Financial service providers**, such as insurance companies and mortgage service companies.
- **Non-financial service companies**, such as consumer reporting agencies, data processors, check/share draft printers, plastic card processors, mail processors and government agencies.

We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of the Credit Union, and follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide.

## How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your information to provide products and services to you. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic or procedural safeguards that comply with the federal regulations to guard your nonpublic personal information. If you have any questions about the integrity of your account information, please contact us.