

# PRIVACY POLICY

Olive View Federal Credit Union understands the importance of protecting the privacy of our members. We are committed to maintaining the confidentiality of our member's financial records consistent with state and federal law. The following sets fourth our policies regarding our use and protection of your financial information.

During the course of business, we collect non public personal information about you from the following source:

- ④ Information we receive from you on applications or other forms;
- ④ Information we obtain when verifying the information we receive from you;
- ④ Information about your transactions with us, our affiliates, or others;
- ④ Information we receive from a consumer reporting agency.

Generally we may share all information we collect about you as described above with nonaffiliated third parties to complete transactions and maintain accounts and related records (such as data processing transactions and records). We may also share such information with selected nonaffiliated parties if:

1. You request or authorize it.
2. The information is provided to help complete a transaction initiated by you.
3. The information is provided by a consumer reporting agency in accordance with the Fair Credit Reporting Agency.
4. The disclosure is lawfully required or permitted.

Also, we may enter into agreements with other business to provide support or service to us, for one or more of our products, such as mailing houses that assist us in delivering your statements and other promotional material. Under certain circumstances we may also enter into joint marketing agreements with other financial service providers such as mortgage bankers, insurance companies and agents. We require each business we select to agree to safeguard out members information and to comply with all applicable privacy standards and laws.

Furthermore, we may also disclose non public personal information about you to other nonaffiliated and affiliated third parties not described above as permitted by law and our policies. Because of the limited way we share information with nonaffiliated third parties we are not required to provide you with the opportunity to opt-out from the disclosure of information to nonaffiliated third parties.

Pursuant to the Fair Credit Reporting Act (FCRA), it is the credit union's practice to share Transaction/Experience information (as defined by FCRA) with its affiliates and nonaffiliated third parties to the extent permitted by law.

Each of our employees has the responsibility for maintaining the confidentiality of member information. We require all of our employees to agree in writing to protect the confidentiality of our member information. Our employees access information about you to provide products and services to you to administer your account, to provide requested services, or in response to a legally valid outside request order (such a subpoena). In addition, our employees may also access information to exercise our rights under the law or pursuant to any agreement with you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

We strive to ensure that our records contain accurate information about you. We investigate your inquiries about information we determine to be incorrect.

We reserve the right to revise our policy as our business needs change or as law require. If we revise our policy, we will provide our active members with copies of our new policy at the time.

If you have any questions, our staff is always happy to help you, call us at (818) 367-1057.