

PRIVACY POLICY AND DISCLOSURE

Parish Members Credit Union will take all the necessary steps to safeguard sensitive information that has been entrusted to us by our members. The following privacy policy outlines our practice regarding personally identifiable financial information.

TYPES OF INFORMATION WE COLLECT

Parish Members Credit Union collects nonpublic information from many sources. Nonpublic personal information does not include that which is available from government records, widely distributed media, or government-mandated disclosures.

We collect nonpublic information about members from the following sources:

- Information we received from the member on applications or other forms;
- Information about the member's transactions with us, our affiliates, or others; and
- Information we received from a consumer reporting agency.

TYPES OF INFORMATION WE DISCLOSE

We may disclose the following types of information about our members or former members to our affiliated businesses.

- Identification information such as the member's name, address and telephone number;
- Transactional information;
- Deposit or loan account experience.

Types of businesses we are affiliated with are:

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|----------------------------|------------------------|
| • AMI | Data Processing |
| • CUNA Mutual Group | Loan Insurance |
| • Experian | Credit Bureau Reports |
| • ICUL Service Corporation | Credit Card Processing |
| • EquiFax | Credit Card Processing |
| • Hudson & Keyse | Collection Agency |
| • CCS | Collection Agency |

SAFEGUARDING CUSTOMER INFORMATION

At Parish Members Credit Union, we protect consumer privacy by ensuring that only employees and directors who have a business reason for knowing information have access to it. For example, information in loan files can only be accessed by employees or directors who approve or collect loans.

All employees and directors are trained at least annually regarding the importance of safeguarding member information. The President will take disciplinary actions against any employee who violates our privacy policy and procedures.

We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard a member's nonpublic personal information.

If we change our policy or practice by, for example, adding a category of information we will disclose to a third party, we will notify existing members.