First Priority Credit Union
Privacy Policy

First Priority Credit Union, your member-owned financial institution, is committed to providing the products and services that meet your needs and help you reach your financial goas. We are equally committed to protecting your privacy, as well as your financial assets. Whether you are an existing member or are considering membership with us, you can be confident that your financial privacy is our priority. You have a right to know how we collect, retain, use and safeguard your personal financial information. Below, we explain how we do that.

 **Access to Your Information**

Keeping your information secure is our priority, so the Credit Union limits employee and official access to personally identifiable member information to those employees and officials with a valid business reason for knowing such information. We train our employees on the importance of confidentiality and privacy and require each of our employees and officials to comply with this policy, as well as internal policies.

**Security**

All of the Credit Union’s operational and data processing systems are in a secure environment that protects your account information from being accessed by third parties. In addition, we maintain appropriate security standards and procedures to prevent unauthorized access of all other Credit Union information.

 **What We Collect On-line from Members and Non-members, and How We Use It**

First Priority Credit Union collects, retains, and uses information about members only where reasonably necessary and allowed by law. We use this information to administer our business and to provide products, services, and other opportunities that we believe will benefit our members.

When you visit our website, we may collect and retain the following information:

* Your IP address
* The domain name from which you access the internet
* The date and time you access our site
* The type of computer you are using
* The type of web browser you are using

We will not share any such information to any third party unless required by law. We use this information to measure the number of visitors to our site and to help us make our site more useful to you. If you identify yourself by inputting personal information at our website, we will use that information only to respond to your inquiry or request. We may place non-information sharing cookies on your device to improve your online experience. You make use your browser settings to change this option.

**What We Collect from Members, and How We Use It**

When you open an account with us, we collect and retain nonpublic, personal information about you from the following sources:

* Your membership application and other forms
* Your proof of Identification
* Loan applications
* Transactions
* Consumer reporting agencies
* Information obtained from third parties when verifying data you provided on applications or other forms
* Information you provided to our nonaffiliates such as credit card processors

The information we collect from these sources include nonpublic, personal information such as your social security number, your date of birth, account balances, transaction history and credit history.

We do not disclose any nonpublic personal information to anyone except as permitted by law. All financial companies need to share member’s personal information to run their everyday business. We share this information so that we may process your transactions, maintain your accounts, respond to court orders, respond to legal investigations, or report to credit bureaus. We require that all of our third party, nonaffiliated business partners adhere to privacy principles and standards of conduct consistent with those to which the Credit Union adheres for keeping member information confidential. We may also share information to complete a transaction because you have requested that we share it, sharing is required to enforce an agreement we have with you, or it is required by law.

 We do not provide your information to third parties for their independent use including marketing purposes, or for any other purpose not listed above.

 **Your Sharing Preferences**

Because we only share information when necessary for our everyday business needs, you do not need to contact us to limit sharing of your information. If you have any questions about how we protect your privacy, or you believe that we have incomplete or inaccurate personal information about you, please call us at (325)692-4089.

**How You Can Help Protect Your Privacy**

You can protect yourself from identity theft and unauthorized access to your personal information by following these simple guidelines:

* Protect your account numbers, card numbers, user names, PINs (personal identification numbers) and passwords. Never keep your PIN with your debit or credit.
* Use caution when disclosing your account numbers, social security numbers, etc . to other persons. If someone calls you, explains that the call is on behalf of the credit union and asks for your personal information, you should beware. Credit union staff and card processors have access to all of the personal information they need about you will not need to ask for it.
* Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of any account, we will attempt to contact you immediately. Remember, we already have your personal information.
* Promptly review your account statements to verify that there has been no unauthorized activity on your account. Contact us immediately if you detect any unusual activity on your account statement. If you detect unauthorized activity using your debit or credit card during non-business hours, you may contact our **card processor at XXX-XX-XXXX.**