

Bluegrass Community Federal Credit Union Privacy Policy

Bluegrass Community Federal Credit Union, a member owned financial institution, is committed to providing its members with competitive products and services to meet member's financial needs. BCFCU is equally committed to keeping the member's financial information secured and protecting the privacy of the information members' provide to Bluegrass Community Federal Credit Union.

Under federal law, BCFCU is required to give its members a privacy notice. The notice should describe Bluegrass Community Federal Credit Union's privacy policy and the practices concerning the personal information BCFCU collects from its members and discloses about its members. The notice is to contain information about the parties who receive personal and sometimes non-public information from us as we conduct the business of the Credit Union. If members have any questions regarding the notice they are to contact BCFCU in writing or by phone at the information provided:

Bluegrass Community FCU
PO BOX 81

Ashland, KY 41105-0081

(606) 324-0888 or 0891

These practices set down below are followed by Bluegrass Community Federal Credit Union, its Data Processors, and its collection agencies –TEKCollect and CU Recovery, and therefore any notice given to members will apply to all BCFCU's affiliates.

Bluegrass Community FCU collects only the information that is needed to serve its members

Bluegrass Community FCU collects non public personal information about its members from:

Loan Applications

Member Enrollment Forms

Account Applications

Other forms as needed in performance of our service to members

Information from consumer-reporting agencies

Transactions with BCFCU or others

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

Bluegrass Community FCU limits and controls the sharing of member information

Bluegrass Community Federal Credit Union may disclose non-public personal information about you to the following types of third parties:

- Financial service providers, such as insurance companies
- Non Financial companies, such as consumer reporting agencies, data processors, and check/share draft printers, collections agencies, and government agencies.

Bluegrass Community FCU, FNIS, CU Recovery, TEKCollect, may also work closely together to offer products and services to meet members' needs. As a result, BCFCU may also share your non public personal information with each other as permitted by law.

Bluegrass Community FCU restricts the disclosure of your information as set forth above and we do not reveal specific information about our members' accounts or other personally identifiable data to non affiliated third parties unless:

- The member has authorized it
- The information provided is to help complete a transaction initiated by the member
- The information provided is to a reputable credit bureau or similar information reporting agency
- Disclosure is lawfully permitted or required ex. In connection with litigation or police investigation

Above BCFCU outlined services instances in which a non affiliated third party may receive disclosure of all parts of a member's personal information. To protect our member's privacy, we only work 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 the information we provide to other third parties.

Disclosure of information pertaining to former members

If a member terminates his/her membership or becomes an inactive member, BCFCU and its affiliates with which the member has terminated relations with will not share information it has collected about you, except as may be permitted or required by law.

Protection during Service

Bluegrass Community Federal Credit Union restricts access to your personal and account information to those employees who need to know that information to provide products or services to a member. BCFCU maintains in physical, electronic, or procedural safeguards that comply with Federal regulations to guard a member's non-public personal information.

Members can help protect their information

Bluegrass Community Federal Credit Union is committed to protecting the privacy of its members. Members can do the following to help protect their privacy:

- Protect account numbers
- Protect their card numbers
- Protect PIN and passwords
- NEVER keep your PIN number with the card. PINs can provide free access to member's accounts if their card is lost or stolen.
- Use caution when disclosure account numbers, social security numbers, etc. to other persons
- Be advised that BCFCU employees will never call and ask for a member's account number; remember BCFCU has that information on hand.
- Keep all information with BCFCU current. It is important for BCFCU to be able to reach its members in case potential fraud is detected on the member's account or other unauthorized activity or use of a member's account. If a member's information is not current it may be hard for a BCFCU customer representative to contact the member regarding the suspected activity.

Bluegrass Community Federal Credit Union is proud to serve its members and strives to protect all their private information as required by federal laws.