

VICKSBURG RAILROAD CREDIT UNION

Privacy Notice & Disclosure Statement

We Respect Your Privacy! VRCU is owned by its members and run by the Board of Directors that you elect. We have and always will be committed to upholding the principals of security and confidentiality in order to protect our members' interest and privacy.

We are committed to provide you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreement with other companies that provide either services to us or additional financial products for you to consider.

VRCU does not reveal nonpublic personal information about our members to parties outside of our affiliation unless:

- The member requests or authorizes it.
- The information is provided to complete a transaction initiated by a customer (title work, appraisals, surveys, insurance or others as allowed by law)
- The information is provided to a consumer credit reporting agency
- The disclosure is lawfully permitted or required (subpoena, investigation of fraudulent activity, etc)

The information is not permitted to be used for anything beyond the intended service and all vendors will be required to maintain Privacy Principles similar to those of Vicksburg Railroad Credit Union.

VRCU may collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms, such as: your name, address, social security number, assets and income.
- Information about your transactions with us, our affiliates, or others, such as: your account balance, payment history, parties to transactions, and etc.
- Information we receive from a consumer reporting agency, such as: your creditworthiness and credit history.
- Information obtained when verifying the information you provide on an application, such as: other institutions where you conduct financial transactions or current or past employers.

If you terminate your membership with VRCU, we will not share information we have collected about you, except as permitted or required by law.

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. Our employees understand that all information about your financial affairs, entrusted to us, will be held in strictest confidence.

If you ever have questions or concerns about the integrity of your account information, please contact us.

VICKSBURG RAILROAD CREDIT UNION
P. O. BOX 802 VICKSBURG, MS 39181
638-3134 OR 1-800-638-3163