

LATAH FEDERAL CREDIT UNION PRIVACY NOTICE

June 14, 2007

Latah Federal Credit Union is committed to making available financial products and services that will enable our members to meet their financial needs and reach their financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with our credit union. The following privacy principles were established to maintain the *security, integrity* and *confidentiality* of your personal financial information. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact a member service representative at 208-882-0232.

The type of information we collect.

We routinely collect and retain the information we obtain from your account applications, transaction history (*for deposits, loans, credit cards, etc.*) and from consumer reports. This information helps us:

- To establish and administer your accounts.
(Example: We ask for personally identifying information to protect your accounts from fraud.)
- To satisfy certain regulatory requirements.
(Example: When you open an account that pays interest, we are required by the Internal Revenue Service to obtain your social security number.)
- Better understand you so that we may provide you with additional or improved products and services.
(Example: We require information concerning your credit history and your assets to determine if you qualify for loan approval.)

However, we will not ask you for or to confirm confidential information such as user names, passwords, credit card numbers, social security numbers or account numbers by email. You should call the credit union if you receive email of this nature that appears to be sent to you from us.

We do not share the nonpublic personal information of our current or previous members and nonmember customers with affiliates or non affiliated third parties except as permitted or required by law.

How is that information protected?

Access to your personally identifiable financial information is limited to employees with a specific business reason for utilizing this data. Our employees are educated about the importance of maintaining confidentiality and member privacy. If necessary, we take appropriated disciplinary steps to enforce our employees' responsibility to protect your very personal information.

In order to prevent unauthorized access to your information we maintain security standards and procedures that conform with applicable regulations and industry practices. These security standards and procedures are routinely tested to verify the integrity of our systems.

If you terminate your membership or become an inactive member, we will adhere to the privacy policies and practices as described in this notice.

Latah Federal Credit Union
ACCOUNTS FEDERALLY INSURED TO AT
LEAST \$250,000 BY NCUA, AN AGENCY OF
THE U.S. GOVERNMENT

Moscow Office

912 S Washington
PO Box 9286
Moscow ID 83843-1786
Phone: 208-882-0232
Fax: 208-882-3250

UI Commons Branch

PO Box 442524
Moscow ID 83844-2524
Phone: 208-885-2786
Fax: 208-885-2788

Potlatch Office

168 HWY 6
PO Box 264
Potlatch ID 83855-0264
Phone: 208-875-0515
Fax: 208-875-0740

Kendrick Office

602 Main St
PO Box 274
Kendrick ID 83537-0274
Phone: 208-289-2448
Fax: 208-289-2454

Full Financial Services

24-Hour Audio Response
Savings Accounts
Checking Accounts
VISA Debit Cards
VISA Credit Cards
Everyday Super Shares
Certificates of Deposit
Medical Savings Accounts
Traditional & ROTH IRA Accounts
Coverdale Education Savings
Shared Branching Locations
Cashier's Checks & Money Orders
Free Notary Service
Drive Up Service
Night Deposit
Four Conveniently Located Branches
Online Bill Pay

Lending Services

Auto Loans
Recreational Vehicle Loans
Signature Loans
Quick Line of Credit
Overdraft Protection
Share/Certificate Secured Loans
Mortgage Loans
Home Equity Line Of Credit

Online Services

www.latahfcu.org
Online Banking
Online Loan Application
E-Statements
Check Reordering
www.myaccountaccess.com
Credit Card Account Management
www.mytravelwallet.com
Foreign Currency and Travel Services

Privacy Notice



Latah Federal CREDIT UNION

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www.latahfcu.org



CU SERVICE CENTERS.

The Member-Friendly Financial Network

1-800-919-CUSC (2872)
www.cuservicecenter.com

