

PRIVACY NOTICE AND DISCLOSURE

Martinsburg V.A. Center Federal Credit Union, your member-owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the Credit Union.

If after reading this notice you have questions, please contact us at:

(304) 263-3454

or write to:

Martinsburg V.A. Center Federal Credit Union
2971 Charlestown Road
Kearneysville, WV 25430

INFORMATION WE COLLECT ABOUT YOU –

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms.
- Information about your transactions with us.
- Information we receive from a consumer reporting agency.

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

PARTIES WHO RECEIVE INFORMATION FROM US –

We may disclose nonpublic personal information about you to the following types of third parties:

- **Non-financial companies**, such as consumer reporting agencies, data processors, check/share draft printers, plastic card processors, and government agencies.

DISCLOSURE OF INFORMATION TO PARTIES THAT PROVIDE SERVICES TO US

In order for us to conduct the business of the Credit Union, we may disclose all of the information we collect, as described above, to nonaffiliated third parties for the purposes of processing and servicing transactions that you request or authorize.

We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' 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 ABOUT FORMER MEMBERS –

If you terminate your membership with Martinsburg V.A. Center Federal Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

HOW WE PROTECT YOUR INFORMATION –

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.