

FOUR POINTS FEDERAL CREDIT UNION PRIVACY PLEDGE AND STATEMENT

Annual Notification to Members
January 2010

Four Points Federal Credit Union values and respects the privacy of our members, customers and consumers. As a current or prospective Four Points member, you can be confident that your personal and financial privacy is a top priority of Four Points. We are required by law to provide you with this privacy policy disclosure that explains how Four Points collects, uses and safeguards your personal and financial information.

This Privacy Pledge and Statement includes special instructions regarding your opting-out of certain disclosures. Please read this statement carefully. If you have questions or wish to request additional information please contact Four Points by calling 800-323-2786 (toll free) or 402-431-5180 (local) during normal business hours. You may also direct your questions to us in writing to: PO Box 541030, Omaha, Nebraska 68154-9030, or by visiting our office at 510 North 127th Street, Omaha, Nebraska 68154.

Throughout this Pledge, the references to “we,” “us,” “our” and “Four Points” mean Four Points Federal Credit Union. The words “you” and “your” refer to any person using and/or applying for the services offered by Four Points. The terms “information” and “nonpublic personal information” include both your personal and financial nonpublic information. “Account” means any account(s) established by Four Points for you, and “website” refers to the Four Points Federal Credit Union website at www.fourpointsfcu.org.

How Four Points Collects, Protects and Discloses Your Information.

We are committed to providing you with competitive products and services to meet your financial needs. To achieve this goal, we will collect and disclose only your information necessary to assist us in completing your transactions and in providing you with certain financial opportunities and services. We may collect and disclose (1) information we receive from you on applications or other forms (such as your name, address, Social Security number, assets and income), (2) information about your transactions and (3) information we receive from a consumer reporting agency (your credit history, for example). When collecting your nonpublic personal information we will comply with all applicable privacy laws and regulations.

In order to provide you with the opportunities and services we offer, we have entered into agreements with certain third parties to assist us with internal operations and in furnishing financial products and services to you. We will disclose information about our members only with those affiliated third parties we have engaged for those purposes. **We will not sell our membership list or any of your information to any individual or company.**

We may disclose all information we collect, as described above, to companies and institutions that are engaged to perform support activities on behalf of Four Points. To protect your privacy, we limit the use of this information by giving those companies and institutions only the information pertinent to the services they provide. Each company must agree to protect the confidentiality of information provided to them by Four Points and we do not permit these companies to sell the information we provide to them to other third parties. It is also important to us that your information be kept confidential and secure, and our disclosure policies are maintained to restrict all access to your nonpublic personal information.

In order to protect your information, physical, electronic and procedural safeguards are maintained that comply with federal regulations and industry practices to protect and guard the privacy of members’ nonpublic personal information. We contractually require that the companies we use for supporting activities also provide such safeguards for any member information they use on our behalf.

Household Grouping

We may also disclose your information to other Four Points members in your household at your same mailing address. We group the mailing of account statements and other correspondence to all members in the same household. “Household grouping” generally means that if you are a Four Points member, your account statements are sent to you in the same envelope with the statements of other Four Points members in your household at the same mailing address. This practice helps us to reduce our statement production and mailing costs. Household grouping also constitutes the disclosure of your nonpublic personal information with non-affiliated third parties (the other members of your household). You have the option to opt-out of household grouping.

We may be required to disclose your nonpublic personal information under certain circumstances as required or permitted by law or upon your request and authorization. Examples of disclosures required or permitted by law include court or agency orders and subpoenas. Permitted disclosures to affiliated third parties typically include using information necessary to process transactions performed on your behalf, conducting the operations of the credit union, following your authorized instructions and protecting the security of our financial records.

If you terminate your membership with Four Points, we will not disclose the information we have collected about you, except as permitted or required by law or unless requested and authorized by you.

Your Right to Opt-Out of Information Disclosure

If you prefer that we not disclose and share nonpublic personal information about you to non-affiliated third parties, you may opt-out of the disclosures. This means that you may direct Four Points not to make the disclosures (other than disclosures permitted by law). If you wish to opt-out of disclosures to non-affiliated third parties, you may advise us of your decision by submitting an opt-out form to us.

If you want to opt-out of household grouping or e-statement delivery to a joint owner, you must complete the Opt-Out of Household Grouping of Account Statements form or the Opt-Out of Electronic Delivery of Account Statements to a Joint Owner form, whichever is applicable. **At present, these are the only Four Points disclosures of your nonpublic personal information that are subject to an opt-out provision.**

At any time, you may opt-out of Four Points disclosures to non-affiliated third parties by providing an opt-out form to us. Each opt-out form is available upon request and may be obtained by calling, writing to, or visiting our office. You may also obtain the opt-out forms on our website at www.fourpointsfcu.org. Unless we receive an opt-out form from you, we will continue implementing the standard practice with respect to your Four Points account statements.

Internet and Website Privacy

Four Points recognizes and respects the privacy of our members and other individuals who use our website and online financial resources. We are committed to maintaining our website with the same confidentiality and disclosure standards discussed above to protect your nonpublic personal information transmitted online.

We use encryption technology to safeguard and secure your information. Four Points members are also required to provide a log-in identification and password to view e-statements on a secure webpage. This requirement helps us regulate access to your information to those who are authorized to view the e-statement and perform online transactions on your account(s).

Our website enables you to complete applications and contact us online. If you are concerned about the security of submitting your information with respect to these services, or any other services we provide through our website, we encourage you to contact us directly by calling or writing us or by visiting our office. Also be aware that if you are visiting our website and select a link that takes you to a third party's website, you will be subject to that party's privacy policy. You are encouraged to read the third party's privacy statement when viewing or using their website.

Our website currently uses cookies to maintain your privacy, protect your information and simplify your navigation and use of our website. Cookies are pieces of information that a website stores on a visitor's computer and that communicate information to the website to enable the website to tailor itself according to your use. Your nonpublic personal information (such as your account and Social Security numbers, e-mail address and password) is not stored in cookies. Your information is secure and guarded against unauthorized and non-affiliated third parties.

Please contact us if you have any questions about our website and your online privacy.

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