



## Security Statement

FORUM Credit Union (FORUM), its affiliate companies, and all employees of FORUM Credit Union recognize the importance of protecting the personal financial information of our current and former members. Because our members choose to do business with us, we value their business and continued trust, FORUM firmly believes it is our obligation to keep our members account and financial information secure and confidential.

### Security Standards

FORUM restricts access to member non-public account and/or personal information to our authorized employees who are trained in the proper handling of customer information. FORUM maintains physical, electronic and procedural safeguards to ensure compliance with federal standards that are intended to safeguard your nonpublic personal information.

### Information Collected

In the course of providing services to our members, FORUM collects, retains and utilizes personal financial information about our members. For example; when a member applies for a loan or opens a new account, we may ask the member to provide information about their financial status, such as employment, income, monthly expenses, and assets. We may also use third-party sources, such as consumer reporting agencies and other creditors, if we need to know about credit and repayment history. After membership is established, FORUM may maintain information about our members' transactions with us, including account balances, investments, payment history and overdraft history.

FORUM may collect nonpublic personal information from the following sources:

- Account Cards, credit applications or forms for various products or services
- Account transaction history with us, our affiliates, or business partners
- Third parties such as title companies, appraisers, and credit bureaus

### Information Provided to Third Parties

Under no circumstances will FORUM provide account or personal information of our members to third party companies for the purpose of independent telemarketing or direct mail marketing of any non-financial products or services. However, FORUM may carefully select business partners to provide our members with specialized financial services, such as insurance. Although these companies are not affiliated with FORUM, the credit union will work closely with them in meeting our members' financial needs. If appropriate, FORUM may disclose to these companies member information, such name, address and telephone numbers, which we receive from account cards, credit applications and/or other forms. Our business partners must agree to safeguard the confidentiality of our members' information, and agree to not disclose member information to other business partners or affiliates without the credit unions permission.

FORUM may disclose nonpublic information of our members to third parties in the following limited circumstances:

- Member(s) request or authorize the credit union to do so
- FORUM completes transactions initiated or conducted on behalf of our membership during the course of the credit unions day-to-day business operations
  - (Such as; printing checks and mailing monthly statements)
- Reporting member information to a credit bureau or similar reporting agency or clearing agency
- When required by law, regulation or court order, or in response to a properly authorized subpoena (in which case we release only the specific information required)

### Information Provided to Affiliates

In an effort to provide a wide range of products and services to our members, we may share information about our members with one or more of our affiliates. An affiliate is a company FORUM owns or controls. The credit union may share your name, address and telephone number with our affiliated companies offering investment, automobile-buying and/or insurance services.

Under the Fair Credit Reporting Act (FCRA), members may elect not to permit us to disclose certain nonpublic information regarding credit history with other companies, including our affiliates. Before we share credit related information with third party companies or affiliates, members will be given the opportunity to opt-out of such disclosure.

FORUM Credit Union respects the privacy of personal financial information of our current and former members, and welcome suggestions from our membership on how the credit union may enhance the privacy measures described above.

