

KGC Federal Credit Union's Privacy Policy

KGC Federal Credit Union is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority to everyone associated with the KGC Federal Credit Union.

To ensure that you can rely on the quality of products and services we make available, our credit union stands behind the following privacy policy:

Our Credit Union will collect only the personal information necessary to conduct our business. We will collect non-public personal information about you from the following sources:

- Information we receive from you on applications or other forms.
- Information about your transactions with our affiliates, others, or us.
- Information we receive from a consumer-reporting agency.

Our Credit Union will protect your personal information. This credit union will maintain strong security controls to ensure that member information in our files and computers is protected. Where appropriate, we will use security coding techniques, as well as a release of information form to protect against unauthorized access to personal records, to ensure accuracy and integrity of communications and transactions, and to protect member confidentiality. We may disclose non-public personal information about you to the following types of third parties:

- Financial service providers, such as CUNA Mutual Insurance Group, or other insurance companies.
- Non-Financial companies, such as consumer reporting agencies, data processors, check/share draft printers, plastic card processors, and government agencies.
- Non-Affiliated third parties as permitted by law.

You will always have access to your information. As a member of the credit union, you will always have the opportunity to review your information and make changes to ensure that our records are complete and accurate.

Our Credit Union will only share information when absolutely necessary. We will only share information to administer the products and services we provide, when required to do so by the government, or when we partner with other businesses to offer a broader array of products and services.

Our Credit Union will partner only with businesses that follow strict confidentiality requirements. The businesses we select will offer products designed to enhance our members' economic well-being. Under no circumstances will we authorize those firms to charge your account for any fees without your express consent, and we will not sell member information to telemarketing firms.