

JAX FEDERAL CREDIT UNION

Privacy Policy

Objective

Jax Federal Credit Union is committed to meeting all the financial needs of its members without compromising the valued relationship we have with our members. The Directors, management and staff of the Credit Union acknowledge that our members' trust and confidence in the Credit Union is our highest priority. In their daily transactions and dealings with us, our members furnish us sensitive and confidential information. We are committed to protecting our members' privacy and it is our stated intent to comply with the NCUA Privacy Rules and other applicable privacy provisions. To ensure that our members continue their trust in our Credit Union, we adopt the following policy.

Responsibility

Jax Federal Credit Union will comply with all NCUA Privacy Rules and all applicable state privacy laws affecting us. The Credit Union's Training Specialist will be responsible for ensuring that all Directors, management, and staff are properly trained in the various privacy laws affecting the Credit Union. The Chief Operating Officer will continuously monitor privacy regulations. The President/CEO of the Credit Union will ensure that the Credit Union has fully complied with all privacy laws.

Privacy Practices

No Credit Union employee will request information from a member unless that information is necessary to conduct or complete a transaction, process an application, or is for business purposes.

Jax Federal Credit Union will only disclose the information it collects from its members and former members to affiliates of the Credit Union, transaction processors, other financial institutions, other service providers of the credit union, and those parties allowed by law, in accordance with 12 CFR Parts 716.13, 716.14 and 716.5.

Jax Federal Credit Union will enter into joint agreements with other financial institutions and service providers to ensure that those parties follow our strict confidentiality procedures and do not use our members' personal information for any purposes other than the purpose of our agreement with them.

Jax Federal Credit Union will restrict access to our members' information to those employees who need to know that information to provide products or services. The Credit Union will maintain physical, electronic and procedural safeguards that comply with federal and state regulations in order to protect our members' personal information.

Jax Federal Credit Union will create and disclose a privacy notice to all credit union members upon establishing a membership with the Credit Union and at least annually thereafter.

