

Privacy Notice

Our Privacy Pledge

As a member of SouthWest Community Credit Union, you do not have to worry about the security and confidentiality of your personal information. Just like you, we want all of your personal information kept that way – personal and private. This notice describes the privacy policy and practices followed by SouthWest Community Credit Union.

1. Member Information We Collect

The Credit Union collects only relevant information about members in order to establish and maintain your account and services as the law allows or requires us to collect. We may collect personal information about you that is nonpublic. The nonpublic personal information we collect varies depending on the accounts and services you request and use. We collect information about you from the following sources:

Application Information

We retain personal information we receive from you on any application you provide for a deposit account, EFT service, credit cards, consumer loans and real estate loans. Application information includes: your name, address, Social Security number and credit history.

Your Transactions

Any time you make a transaction on one of your accounts, including ATM or card transactions, loan advances, transaction through online banking, over the phone or at a branch, we retain the transaction information. This includes your account number, the date, amount, and location of the transaction.

Credit Reports

When we evaluate your application for an account or service, we may request a credit report about you from a consumer reporting agency. We retain the personal and credit history information about you, and we may use it to evaluate future account service requests.

Online

We obtain information online when you visit our website, www.southwestfederal.com. This includes retaining information you provide us on any online application, online banking transaction, or information you send to us by email.

2. Our Confidentiality and Security Safeguards

We maintain strict policies and security controls to assure that your nonpublic personal information in our computer systems and files is protected.

Employee Access

Credit Union employees have access to your information in order to provide service to you. All employees are trained to respect member privacy. No one except our employees has access to the Credit Union computer system and records storage.

Security Safeguards

The Credit Union has established security controls and procedures to safeguard the information you provide us and the information we collect about you. The application information we accept online and our home banking service relies on industry standard Secure Sockets Layer (SSL) encryption to service your transaction information and communication. Our internal email servers are secure. We do not send sensitive or private information to members via unsecured email.

3. Sharing Information as Legally Required or Permitted

We may share any nonpublic personal information of yours in response to a lawful request issued by a court, government agency, or regulatory authority or as permitted by law in order to administer or enforce your account. We may also share our experience information about you with credit bureaus. Our reporting to credit bureaus is governed by the Fair Credit Reporting Act, which affords you the right to make sure your credit bureau reports are accurate.

Web Access Security

SouthWest Community Credit Union uses the latest technology to protect your account information from exposure to unauthorized persons. Below are some of the components of this security system:

- An account number and PIN are required to access the system.
- 128-bit encryption scrambles your transmissions when crossing the Internet. VeriSign, the recognized leader in Internet security, allows you to see the security features of the Web Access online banking program before you use it.

You are responsible for protecting the secrecy of your PIN in accordance with the terms contained in your Membership Account Agreement. We recommend you not store secured pages in your cache or leave your computer unattended while you are logged into Web Access (e-Teller).



A division of Chartway Federal Credit Union