



Privacy Policy

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 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.

Sharing Information with Third-Party Service Providers. In order for us to conduct our operations, including servicing your account or processing your transactions, we need to share information with our service providers, including the following: data processing companies, check, ATM and other payment processing companies, payment networks, loan service providers, insurance companies, collection agencies, credit reporting agencies, and service providers with whom we have joint marketing agreements.

These service providers act on our behalf and have agreed in writing to keep the information we provide to them confidential. We share the following categories of information with third-party service providers, depending on the specific services provided:

- Member information (name, address, account number);
- Account information (type of accounts, account balances, transaction history); and
- Transaction information (dates, amounts, locations and type of transactions).

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.

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. Generally, our emails are not secure.

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).