

Ukrainian National Federal Credit Union

Privacy Policy

A. General:

In the course of providing services to its members ("you"), Ukrainian National Federal Credit Union ("We") collects information about members. Some of this information is non-public personal information. We do not sell your non-public information, but we share some of the non-public personal information with our service providers and others in order to better serve you. We share your non-public personal information only with contractual safeguards to protect the confidentiality of your information.

Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information.

Federal law requires that we disclose what personal information is being collected and share, how it is being collected and share and why it is being collected and share. We disclose this in our Privacy Notice that must be provided to you in the following ways:

- Initially - at the time of account opening the Privacy Notice is provided to you;
- Annually - at least once per calendar year the Privacy Notice is sent to all members;
- Available upon request at any time at all office locations.

If you have any questions after reading this Privacy Policy, please contact the Compliance Officer at (212) 533 -2980.

B. Information We Collect About You

(NCUA 716.6(a) and Appendix A-1) We collect information about you from the following sources:

- a) Information we receive from you on applications and other forms (for example, name, address, social security number, assets, and income);
- b) Information about your transactions with us, our affiliates, or others including those companies that work closely with us to provide you with diverse financial products and services (for example, your account balances, payment history, parties to transactions and credit card usage);
- c) Information we receive from a credit reporting agency (for example, your credit worthiness and credit history);

- d) Information obtained when verifying the information you provide on an application or other forms (this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions);and
- e) Information we may obtain from consumer purchasing and census data providers to develop competitive marketing programs for our members.

C. Information We Disclose

We may disclose all of the information we collect, as described above, as permitted by law, and in accordance with this Privacy Policy. (NCUA 716.6 (a)(2) and Appendix A-2 - Disclosures and Exceptions)

D. Parties Who Receive Information From Us

(NCUA 716.6(s)(d) and Appendix A-4) - We may disclose non-public personal information about you to the following types of third parties;

- a) Financial service providers such as insurance companies, mortgage service companies, and securities broker-dealers;
- b) Non-Financial companies, such as consumer reporting agencies and retailers; and

E. Disclosure of Information to Parties that Provide Services to Us

(NCUA 716.6 (a)(S) and Appendix A-5; *to acknowledge exceptions permitted under NCUA 716.13*)

In order that we may provide members competitive products and services, we may disclose all of the information we collect, as described above, to companies that perform marketing or other services on our behalf to other financial service providers with whom we have joint marketing agreements. We may also disclose non-public personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transaction on your behalf, conduct our operations, and follow your instructions as you authorize or protect the security of our financial records.

F. Disclosure of Information about Former Members

(NCUA 716.6 (a)(4))

If you decide to terminate your membership with us, we will continue to share information we have collected about you, as may be permitted or required by law.

G. How to Opt-Out or Stop Certain Disclosures About You

(NCUA 716.6 (a)(6) and Appendix A-6)

If you prefer that we do not disclose non-public personal information about you to non-affiliated third

parties, you may opt-out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt-out of disclosures to non-affiliated third parties please call (212) 533-2980

You may opt-out of these disclosures at any time. This opt-out, by law, will not apply to disclosures that are legally permitted, to disclosures we make to companies that perform services on our behalf, or to other financial service providers. Once we receive your request, we have a reasonable amount of time to stop the disclosures. You may always contact us for assistance if you wish to later revoke your opt-out election.

H. Fair Credit Reporting Act Disclosure

Information taken from credit reports may also be exchanged but will not be shared if you notify us in writing. If you elect to opt-out of this information exchange, please indicate your intentions on the attached form and mail it as instructed. (NCUA 717.1 -3)

I. How We Protect Your Information

(NCUA 716.6 (a)(8) and Appendix A-7)

We restrict access to non -public personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.

J. What Members Can Do to Help

We are committed to protecting the privacy of its members and customers. You can help by following these simple guidelines:

- a) Protect your account numbers, card numbers, PINS (Personal Identification Numbers) and passwords. Never keep your PIN with your debit or credit card, which can provide free access to your account if your card is lost or stolen.
- b) Use caution when disclosing your account numbers, social security number, etc. to other persons. If someone calls you, explains the call is on behalf of the Credit Union and asks for your account number, you should beware. Official Credit Union staff will have access to your information and will not need to ask for it.
- c) Keep your information current. It is important that we have current information on how to reach you. If we detect potential fraudulent or unauthorized activity or use of account, we will attempt to contact you immediately. If your address or phone number(s) change, please let us know.
- d) Let us know if you have any questions. Please do not hesitate to call; we are here to serve you.