



# Privacy Policy

Cyprus Credit Union's single purpose is to provide you with financial products and services to meet your financial goals. We intend to offer you diverse financial services including competitive products made available by our strategic relationships with other financial institutions. We believe these are the reasons you do business with Cyprus Credit Union. We also believe you do your financial business with us because we have a long history of protecting our member's privacy.

We are required by law to give you this Privacy Notice (NCUA 716 and FTC Part 313). It describes our policies and practices that protect your privacy and enable us to share information to make available competitive financial products and services. These practices are followed by the credit union and its affiliate, Cyprus Financial Services and Insurance and therefore, this notice will be applied to both. If you have any questions after reading it, please contact us at (801) 260-7600 (or toll free 1-800-929-7787).

What follows is a description of the information we collect and disclose, including the parties who receive nonpublic information from us. This notice also explains your rights to inform us if you do not want us to disclose certain information about you to other parties.

If you would like to receive a written copy of these disclosures, please visit an Cyprus branch or call (801) 260-7600 option 0.

## Information We Collect About You

We collect information about you from the following sources:

- Information we receive from you on applications and other forms;
- Information about your transactions with us, our affiliate, Cyprus Financial Services and Insurance, or others including those companies that work closely with us to provide you with diverse financial products and services;
- Information we receive from a credit reporting agency;
- Information obtained when verifying the information you provide on an application or other form(s). This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions; and
- Information we obtain from consumer purchasing and census data providers to develop competitive marketing programs for our members.

## Information we may disclose to third parties

We may disclose the following kinds of nonpublic personal information about you:

- Information we receive from you on applications or other forms, such as your name, address or telephone number.
- Information about your transactions with us, our affiliates, or others, as needed to provide service/transactions.

## Nonaffiliated Third Parties Who May Receive Information From Us

We may disclose nonpublic personal information about you to the following types of third parties:

- Financial companies, such as insurance companies, mortgage service companies and securities broker-dealers;
- Non-financial companies, such as, consumer reporting agencies, retailers and travel agencies; and
- Others, such as non-profit organizations.

Cyprus Credit Union and its affiliate, Cyprus Financial Services and Insurance, may also share your nonpublic personal information with each other as permitted by law.

## Disclosure of Information to Parties That Provide Services to Us

We may disclose the following information to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

- Information we receive from you on applications or other forms, such as your name, address and social security number.
- Information about your transactions with us, our affiliates, or others, such as your account balance and payment history

### **Disclosure of Information About Former Members**

If you decide to terminate your membership with Cyprus Credit Union, or its affiliate, Cyprus Financial Services and Insurance, we will not share information we have collected about you, except as may be permitted or required by law.

### **How to Opt Out or Stop Certain Disclosures About You**

If you prefer that we do not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make these disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may contact us at (801) 260-7600 or toll free 1-800-929-7787;

You may opt out of these disclosures at any time. This opt out, by law, will not apply to disclosures that are legally permitted or to disclosures we make to companies that perform services on our behalf or to other financial institutions that have joint marketing agreements with us.

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.

### **Fair Credit Reporting Act Disclosure**

As affiliates, Cyprus Credit Union and Cyprus Financial Services and Insurance are permitted by law to share any information about their transactions or experiences with you. 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.

### **How We Protect Your Information**

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products and services to you. We maintain physical, electronic, and procedural safeguards that comply with Federal and State regulations to guard your nonpublic personal information.

### **What Members Can Do To Help**

Cyprus Credit Union and Cyprus Financial Services and Insurance are committed to protecting the privacy of its members and customers. You can help by following these simple guidelines:

- Protect your account numbers, card numbers, personal identification numbers (PINs) and passwords. Never keep your PIN with your debit or credit card which can provide free access to your accounts if your card is lost or stolen.
- 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 you for it.
- Keep your information current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or telephone numbers change, please let us know.
- Let us know if you have questions. Please do not hesitate to call us - we are here to serve you.

### **Cyprus Credit Union Opt Out**

If you prefer that we do not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures by selecting one of the following:

- Call one of the following numbers (801) 260-7600 or toll free 1-800-929-7787;
- Send your name, address and account number to:

Cyprus Credit Union  
P.O. Box 9002  
West Jordan, UT 84084