

## **PRIVACY STATEMENT**

Mamta Federal Credit Union is committed to making available financial products and services that will enable members to meet their financial goals. Protecting personal information and using it in a manner consistent with our members' expectations is a high priority for everyone associated with our Credit Union. All privacy notices will be mailed each year with the first quarter statement.

Members of the Credit Union also have a responsibility to safeguard their financial information.

To ensure that they can rely upon the quality of products and services we make available, this Credit Union stands behind the following privacy policy:

Mamta Federal Credit Union receives nonpublic information about our members from the following sources:

- Information furnished by our member on applications or other forms
- Information about our members' transactions with us or others
- Information we receive from a consumer reporting agency
- E-mail and electronic information sources

We do not disclose any nonpublic information about our members to anyone except as permitted or required by law. If members decide to terminate their membership or become inactive members, we will continue to adhere to the privacy policies and practices as described in this notice.

The Credit Union will protect our members' personal information. We will maintain strong security controls to ensure that member information in our files and computers is protected. Where appropriate, we will use security-coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect member confidentiality.

We restrict access of members' nonpublic personal information to those employees who need to know that information to provide products and services to our members.

Members of Mamta Federal Credit Union will always have access to their information and will always have the opportunity to review their information and make necessary changes to ensure that our records are complete and accurate.

Mamta Federal Credit Union will share information only when absolutely necessary. We will share information only to administer the products and services we provide, when required to do so by the government, or when we partner with other businesses to offer a broader array of products and services. Mamta Federal Credit Union will partner only with businesses that follow strict confidentiality requirements. The businesses we select, as approved by both the management and Board of the Credit Union, will offer products

designed to enhance the economic well being of all members. Under no circumstances will we authorize these firms to change a member's account without their express consent and we will not sell member information to telemarketing firms.

If, at any time, the Credit Union chooses to engage in an information-sharing program, we will offer our member the opportunity to either agree (opt –in) or decline (opt-out) of participation in any such program. This process will ensure members have the choice to keep their information from being shared with our business partners. Should you have questions or concerns about any aspect of our privacy policy, please do not hesitate to contact our office at 914-834-3200.