

Statement of Policy on Privacy of Information

It is the policy and practice of America's Credit Union (ACU) to hold our members financial matters in strictest privacy, and we never divulge financial information about our members except at their request or unless compelled to do so by law.

Solely in order to track usage of our Web site, we collect and store information about the date and time you access our site and the Internet address of the site from which you connected to us. Otherwise, the information we collect for tracking is in the aggregate and used for internal review purposes only.

We may utilize email from time to time to distribute information about our products and services, and any such distribution will allow you to opt out of further email from us of a marketing nature. We may collect email addresses for such distribution from your use of info@americascu.org, and the Web site services for internet loan approval and online banking. We will not sell your email address or any other information about you or your account. We will not intentionally share any members email address or other information with anyone outside the Credit Union unless we are compelled to do so by law, or except as necessary to trusted vendors who facilitate our email distribution system.

Our Web site services Internet Loan Approval and Internet Online Banking are provided through outside vendors, who are on contract with us to maintain strict security and confidentiality of data collected for us.

If you choose to access our Internet Loan Approval, be assured that this service is designed to maintain strict security and confidentiality. Sensitive data are encrypted for transmission and stored securely using industry-standard technology. We will require information about you sufficient to process your application and provide you with a pre-qualification email notice. You will also be authorizing us to review your credit report as a factor in the loan decision, as well as to verify your employment, income and assets. We do not share information about your specific loan application with those institutions we contact in order to obtain reports and verifications.

If you choose to enroll in our Online Banking and E-Statement services, be assured that account access is encrypted and password protected. More information is available on that Web page, and these services will require your acceptance of specified terms and conditions disclosed on that page.

Links to other Web sites may be provided by ACU for your convenience, but other Web sites are not under ACU's control or responsibility. ACU will make reasonable effort to ascertain the accuracy and reliability of information provided on links with which we have a contractual agreement.

We reserve the right to change this policy at any time by posting a new privacy policy.