



# PRIVACY POLICY

MOUNTAIN HERITAGE Federal Credit Union, your member owned financial institution, is committed to protecting our members' privacy. It is the policy of the MOUNTAIN HERITAGE Federal Credit Union to hold member information in confidence, subject to applicable legal requirements and standards.

## Accuracy of Information

MOUNTAIN HERITAGE Federal Credit Union will take reasonable precautions to protect the accuracy and reliability of your member information; however, you are responsible for updating your member record from time to time in order to assure its accuracy. MOUNTAIN HERITAGE Federal Credit Union will respond to your requests to update information on your account as quickly as possible.

## Internal Procedures

As part of our commitment to protect the confidentiality of your account information, employees are informed of their responsibility to protect confidential member information and are bound by this Privacy Policy. Staff may access your account information only when necessary for business reasons. MOUNTAIN HERITAGE Federal Credit Union has also established appropriate security standards to protect against unauthorized access to member information.

## When Information May be Shared

MOUNTAIN HERITAGE Federal Credit Union only shares information for legitimate business reasons, with the ultimate goal of bringing you greater convenience and more choices. MOUNTAIN HERITAGE Federal Credit Union shares member information with its affiliates and certain vendors with whom it has a contractual relationship to provide specific products and services such as insurance services, credit cards and account statements. These insurance services, credit cards and account statements are frequently requested services that MOUNTAIN HERITAGE Federal Credit Union would not otherwise be able to provide without affiliates and vendors. These vendors are prohibited from using member information for any purpose other than that for which they have been contracted.

## **Personal financial information such as your account balance or loan information may be shared under the following circumstances:**

when such disclosure is in compliance with the law, government agencies or court orders, when a third party is verifying the existence or condition of your account in accordance with applicable law, when necessary to complete a transaction, to protect secured assets or the assets of, when you give us your written permission, to share our experience with you to consumer reporting agencies, such as the credit bureaus.

## **Non-Disclosure of Information to Affiliates**

As a member at MOUNTAIN HERITAGE Federal Credit Union, you can be confident that the confidentiality of account information is the rule, not the exception. Although information collected in conjunction with a member's account remains the property of MOUNTAIN HERITAGE Federal Credit Union, members may choose to be excluded from receiving certain marketing materials.

Members may choose to "opt out" of receiving offers of goods or services by direct mail, e-mail or telemarketing. Members who "opt out" will continue to receive offers included in member statements. Please note members may not "opt out" of information sharing for non-marketing purposes, as described in this policy.

If you wish to "opt out" of receiving offers of goods or services by direct mail, e-mail or telemarketing, please put your request in writing and send it to

**MOUNTAIN HERITAGE Federal Credit Union**  
1822 Seventh Street  
Parkersburg, WV 26101

Your request must include your account numbers, and should be signed. One account owner's request will be considered binding for the purposes of opting out, or opting back into affiliate programs.

## **Obtaining information from affiliates**

MOUNTAIN HERITAGE Federal Credit Union may purchase consumer information from reputable companies to assist us in our marketing efforts. Upon request, MOUNTAIN HERITAGE Federal Credit Union will provide the source of this information to interested parties.

## **Privacy on our Web Site**

MOUNTAIN HERITAGE Federal Credit Union uses an integrated security system to protect your account data from exposure to unauthorized persons. These policies form a rigid security implementation that enables members to conduct business with the Credit Union via the Internet with an extremely high degree of security.

At no time does anyone from the outside world have access to the Credit Union's database via the Internet. Our Web Site contains links to other sites. MOUNTAIN HERITAGE Federal Credit Union is not responsible for the privacy practices or the content of such Web Sites.

## **Availability of Policy**

MOUNTAIN HERITAGE Federal Credit Union is proud of its commitment to member confidentiality, and will make this policy available upon request. We distribute the policy to each new account and to the membership annually. MOUNTAIN HERITAGE Federal Credit Union will also post the policy on its Internet home page.

## **Disclaimer**

This policy does not address every possible contingency and circumstance, it is intended to provide guidance to management and members and is not intended to create enforceable legal rights in any individual. MOUNTAIN HERITAGE Federal Credit Union does not bear any responsibility for any actions or policies of third parties affiliates or non-affiliates. MOUNTAIN HERITAGE Federal Credit Union 's CEO, Board of Directors and Chairman of the Supervisory Committee may authorize exceptions to this policy. MOUNTAIN HERITAGE Federal Credit Union reserves the right to change this policy at any time, with or without notice.

## **Complaints**

Because of MOUNTAIN HERITAGE Federal Credit Unions high commitment to confidentiality of member information, complaints relating to this policy, or MOUNTAIN HERITAGE Federal Credit Union's perceived non-compliance with the policy, should be forwarded directly to a member of Supervisory Committee for prompt consideration.

**Correspondence directed to Supervisory Committee should be addressed to:**

Supervisory Committee

MOUNTAIN HERITAGE Federal Credit Union

1822 Seventh Street

Parkersburg, WV 26101