

SMART Federal Credit Union is owned by its members and run by a Board of Directors elected by the membership, for the membership. You can be confident that your financial privacy is a top priority of this credit union.

Information We Collect

We collect nonpublic personal information from many sources, including member applications and other applications for products and services, from those who do business with us or with our vendors, and from consumer reporting agencies. The Credit Union will collect only the personal information that is necessary to conduct our business.

Information We Disclose

We **do not disclose or sell** information to non-affiliated businesses or third parties desiring access to our member information. We may disclose information we collect about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

We are committed to provide you with competitive products and services to meet your financial needs, which necessitates that we share information about you with our affiliates, to complete your transactions and to provide you with certain financial opportunities. We have also entered into agreements with other companies that provide either services to us or additional financial products for you to consider. Under these agreements, we may disclose information we collect to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect your privacy, we require these companies to agree to maintain strong confidentiality protections and we prohibit their use of this information other than to carry out the purposes for which it is disclosed.

If you terminate your membership with Credit Union, we will not share information we have collected about you, except as permitted or required by law.

Step We Take To Protect Your Information

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees, members of the Board of Directors and Committee Members shall maintain confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and industry practices to safeguard your nonpublic personal information.

Linking to Other Web Sites

Credit Union is not responsible for the content of any third-party Web site or the privacy practices of such third parties. In addition, a link from our Web site to another Web site does not indicate that Credit Union endorses the services or policies of such third-party Web site. You should always investigate the information practices of all Web sites that you access and carefully examine the privacy policies, if any, of the Web sites appearing on or linking to or from our Web site. Information collected from the linked Web sites will be subject to the information practices of those Web sites.