



At Germania Credit Union, we put our members first and take pride in offering a variety of financial services. Protecting your privacy, as well as your financial assets, is central to our mission.

Whether you are an existing member or are considering membership with us, we understand how important it is for you to know how we collect, retain, and use information about you. We recognize that you have a right to expect your personal information to remain private and secure. Germania Credit Union maintains standards to ensure that your personal information is private and secure at all times.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide services to us.

Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing services on our behalf. To protect your privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit companies we work with to sell to other third parties the information we provide them.

Information We Collect And Disclose About You

We collect and may disclose nonpublic personal information about you from the following sources:

- Information we receive from you on membership and loan applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of the credit union, follow your instructions as you authorize, or protect the security of our financial records. If you terminate your membership with Germania Credit Union, we will not share information we have collected about you, except as permitted or required by law.

How We Protect Your Information

Germania Credit Union restricts access to nonpublic information about you to our employees who have a specific business purpose in utilizing your data. We also train our employees in the importance of maintaining confidentiality and member privacy. In addition, we maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

Maintenance of Accurate Information

Germania Credit Union has established procedures to ensure that your personal information is accurate, current and complete in accordance with reasonable commercial standards. If you find that your account information is incorrect, call or write us at the following telephone number or address:

(979) 836-5224