## PRIVACY INFORMATION

B&V Credit Union restricts access to non-public personal information about all members to only B&V Credit Union employees and when appropriate, to affiliate third parties who need to know that information to provide products or services. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard non-public personal information.

B&V Credit Union does not share membership or member information with any non-affiliated third party. B&V Credit Union collects only non-public information that is necessary to complete a transaction initiated by the member.

Quarterly statements are printed and prepared in-house except during annual outside audit when statements are prepared by independent auditing firm. Addressing for all special mailings for marketing purposes is prepared in-house.

Access to member's accounts is limited to:

- B&V Credit Union employees, Board of Directors, Supervisory Committee, and Credit Committee
- Outside auditors yearly
- State examiners yearly

B&V Credit Union may share "non-public personal" information on a "need to know" basis with:

- Equifax-credit reporting
- Collection agencies and attorneys
- Government agencies

**B&V** Credit Union contact information:

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B&V Credit Union - 11401 Lamar Ave - Overland Park, KS 66211
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913-458-2739 - 1-800-348-0119 - fax 913-458-2908

Web: <u>www.bvcreditunion.com</u> - email: <u>info@bvcreditunion.com</u>