

PTOFCU PRIVACY POLICY

Patent & Trademark Office Federal Credit Union (PTOFCU) is owned by its members and run by a Board of Directors elected by the members. You can be confident that your financial privacy is a top priority of PTOFCU. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information.

It has been PTOFCU's long-held policy to not share non-public personal information the credit union maintains with any nonaffiliated third part. Non-public personal information is any personal financial information about you, our member.

What is PTOFCU's Privacy Policy?

PTOFCU will not share personal financial information related to you, except for operationally related activities where PTOFCU is allowed by law to share the information. Operationally related activities include using third party service providers or joint marketing, where PTOFCU controls what is being sent to our members. Under these circumstances, PTOFCU will share information with strict safeguards and will only allow for the information to be used for the stated purpose.

Information We Collect About You

We collect and may disclose non-public 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 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
- Information we receive from a consumer-reporting agency

What Information Does PTOFCU Disclose About You?

We do not disclose any personal information about our members and former members to anyone, except as permitted by law, and then under the strictest safeguards.

What are the Exceptions Permitted Under the Law?

We may disclose information we collect about you as described above to companies that perform services on behalf of the PTOFCU, or to other financial institutions with which we have joint agreements. We may also disclose personal financial information we collect about you as necessary to process and service transactions generally, to effect, administer or enforce a transaction requested or authorized by you or for reasons authorized by law and regulations. These disclosure 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. If you terminate your membership with PTOFCU, we will not share information we have collected about you, except as permitted or required by law.

How We Protect Your Information?

We restrict access to non-public personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your non-public personal information.

Credit Union's Website Third-Party Link Disclaimer

PTO Federal Credit Union's website contains links to third party sites. These links are provided for convenience purposes and are not operated by PTO Federal Credit Union. You will be leaving the PTO Federal Credit Union's website upon visiting these links. These links are indicated by a notice stating "You Are Leaving Our Website" PTO Federal Credit Union is not responsible for the third-party website and does not guarantee their services or the quality of their services. PTO Federal Credit Union does not represent either the third-party website or you (the visitor) if you enter into an agreement or transaction. The privacy and security policies of the third-party website may differ from those practiced by PTO Federal Credit Union. Furthermore, PTO Federal Credit Union's privacy and security policies do not apply to third-party websites. Please consult the privacy and security policies on the third-party website you are visiting for further information.