

Covenant Health Credit Union Website Privacy Policy

Website Privacy Policy

At Covenant Health Credit Union, your privacy is top priority. We agree not to disclose account information to third parties except when: 1.it is necessary to complete a transaction; 2.the third party seeks to verify the existence or condition of your account in accordance with applicable law; 3.such disclosure complies with the law or government agency or court order; or 4.you give us written permission.

This notice describes how we protect the privacy of your personal information. Throughout this notice the word "information" refers to personal information about you that may not be publicly available.

Information that we collect: We collect information about you from the following sources: Applications and other forms you submit to us, such as your name, address, social security number, and income. .Information about your transactions with us and others. Such as your account balance and payment history. .Consumer reporting agencies, such as your credit worthiness and credit history. We may disclose all of the information that we collect, as described above. Parties to whom we may disclose the information:

- Financial service providers, such as those that provide mortgage securities, credit card, and insurance services.
- Non-financial companies, such as consumer reporting agencies, our data processor, check/share draft printers, financial statement publishers, and IRS.

We may disclose all the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We may also disclose information about you under other circumstances, as permitted or required by law. We also follow the Fair Credit Reporting Act. How we protect your information: We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with all federal regulations to guard your information.

Availability of Policy

CHCU is proud of its commitment to member confidentiality, and will make this policy available upon request. We distribute the policy/privacy notice to each new account and to the membership annually.

What Members Can Do to Help

CHCU is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords.
- Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc., to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.

- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

Let us know if you have questions. Please do not hesitate to call us - we are here to serve you.

If you have any questions about CHCU's web site privacy policy, click here to send an e-mail to our privacy officer, or write to:

Dottie Davis, Vice President/Privacy Officer
Covenant Health Credit Union
702 19th Street
Knoxville, TN 37916

Website Security Policy

Covenant Health Credit Union recognizes the importance of protecting the privacy of personal information about you, our members and others who visit our website. We believe that all personal and financial information specific to you that you provide to us through any channel constitutes personal information. You may give us personal information when you apply for membership, request a product or service, or when you send us email. This policy describes our information gathering and disclosure practices for our Internet website and email obtained at www.chcu.com. For additional information on privacy, please read our Privacy Policy.

Access to your online personal information is restricted. Your personal information is only accessed by CHCU personnel responsible for completing your request and/or transaction. Consequential access to your information by credit union personnel is done to complete additional requests or transactions that you have authorized.

If you send us information by email, we will retain the information relevant to the transaction, service or product that is the subject of your email. Only our staff uses the information sent to us to process your request and to assure that we have adequately addressed your inquiry and to handle any follow up questions you may have. Your email address will not be sold, nor will it be shared with others outside the credit union, unless we are required to do so by law.

CHCH does not store member or account information on our web server which is accessed by the public. All member account information is housed on computers that are behind our firewalls (protected area).

CHCU does not endorse nor control the external Internet websites which may be found as links from our website nor other sites to which they may link. The credit union does not control any specific commercial product or service these external Internet websites mention.

Further, CHCH does not guarantee the accuracy, completeness, efficacy, timeliness or correct sequencing of information their pages contain. Websites, such as Members Financial Services, feature their own privacy policy.

By using this website, you signify your acceptance of the CHCH Website Security Policy. If you do not agree to this policy, please do not use this site. We reserve the

right, at our discretion, to change, modify, add or remove portions of this policy at any time. Please check this page periodically for changes. Protecting your privacy is an on-going process for us. We will continue to review the measures we take to protect the privacy, confidentiality and security of your personal information.

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Dottie Davis, Vice President/Privacy Officer
Covenant Health Credit Union
702 19th Street
Knoxville, TN 37916

Thank you for reading this policy.