

Sunflower Community Federal Credit Union is owned by its members & run by a board of directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use & safeguard your personal financial information. If you have any questions, please contact a member service representative at 785-562-3741.

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

Under these arrangements, we may disclose all of the information we collect, as described below, 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 our members' 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 these companies to sell to other third parties the information we provide to them.

#### **Information We Collect & Disclose about You:**

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

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

We may disclose all the information we collect 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 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 our credit union, follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with Sunflower Community Federal Credit Union, 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 nonpublic 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 banking industry practices to safeguard your nonpublic personal information.