

OTS Employees Federal Credit Union's Privacy Notice

OTS Employees Federal Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs. We are equally committed to protecting the privacy of our members. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union. If you have any questions, please contact us at (808) 848-4408.

Information We Collect About You

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

- Information we receive from you on applications and other forms.
- Information we receive from a consumer reporting agency.
- Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers or from other institutions where you conduct business.

We may disclose all of the information we collect, as described above, as permitted by law. If you terminate your membership with OTS Employees Federal Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

For site security, OTS Employees Federal Credit Union's software programs monitor network traffic to identify unauthorized attempts to upload or change information or otherwise cause damage to our system.

For site management, information is collected for internal statistical purposes. A software program is used to summarize the information and assessments are made in areas such as system performance and design specification. No personal information, such as your name or address, is collected or used for this analysis. No information is collected to identify you personally.

Our software does collect and store only the information about your visit to our web site. This includes: The Internet domain and IP address (the number automatically assigned to your computer while on the web) from which you access our web site. The date and time you access our site. The pages you visit and the result of the request.

OTS Employees Federal Credit Union's web site contains "links" to other web sites for products or services we feel are benefits or of interest to our membership. OTS Employees Federal Credit Union assumes no liability for the content of these sites.

Your name and address will not be sold to any mailing lists or to any merchants. We are in the business of serving our members and not marketing those lists to anyone. Any information disclosed to OTS Employees Federal Credit Union in the normal course of business will be held in confidence.