

RECOGNITION OF A MEMBERS EXPECTATION OF PRIVACY

At Miami Firefighters Federal Credit Union, we believe the confidentiality and protection of member information is one of our fundamental responsibilities. While information is critical to providing quality service, we recognize that one of our most important assets is our members' trust. Therefore, the safekeeping of member information is a priority for Miami Firefighters Federal Credit Union.

MEMBER BENEFITS OF INFORMATION MANAGEMENT PRACTICES

Miami Firefighters Federal Credit Union collects, retains, and uses information about you only where we reasonably believe that it will help administer our business or provide products, services, and other opportunities to you. We collect and retain information about you only for specific business purposes and we will tell you why we are collecting and retaining it upon your request. We use information to protect and administer your records, accounts, and funds; to comply with certain laws and regulations; to help us design or improve our products and services; and to understand your financial needs so that we can provide you with quality products and superior service. The provisions of this Policy explain these concepts in detail.

MAINTENANCE OF ACCURATE INFORMATION

Accuracy of information is a major concern at Miami Firefighters Federal Credit Union. We continually strive to maintain complete and accurate information about you and your accounts. Should you ever believe that our records contain inaccurate or incomplete information about you, please notify us. We will investigate your concerns and correct any inaccuracies.

LIMITATIONS ON EMPLOYEE ACCESS TO INFORMATION

At Miami Firefighters Federal Credit Union, employee's access to personally identifiable member information is limited to those with a

business reason to know such information. Employees are educated on the importance of maintaining the confidentiality of member information and on these Privacy Principles. Because of the importance of these issues, all Miami Firefighters Federal Credit Union employees and volunteers are responsible for maintaining the confidentiality of member information and employees who violate these Privacy Principles will be subject to disciplinary measures.

PROTECTION OF INFORMATION VIA ESTABLISHED SECURITY PROCEDURES

At Miami Firefighters Federal Credit Union, we safeguard information according to established security standards and procedures and we continually assess new technology for protecting information. Our employees are trained to understand and comply with these information principles.

RESTRICTIONS ON THE DISCLOSURE OF ACCOUNT INFORMATION

It is the Credit Union's policy not to reveal specific information about your accounts or other personally identifiable data to parties outside the Credit Union unless: 1) you request or authorize it; 2) the information is provided to help complete a transaction initiated by you; 3) the information is provided to a reputable credit bureau or similar information reporting agency; or 4) the disclosure otherwise is lawfully permitted or required by law (e.g., subpoena, investigation of fraudulent activity, request by regulator, etc.). We do not provide account or personal information to non-Miami Firefighters Federal Credit Union companies for the purpose of independent telemarketing or direct mail marketing of any non-financial products or services of those companies.

WE COLLECT NON-PUBLIC INFORMATION ABOUT YOU FROM THE FOLLOWING SOURCES

- Information we receive from you on an application or other forms.

- Information about your transaction with our affiliates, others or us.
- Information we receive from a consumer-reporting agency.

MEMBER PRIVACY IN BUSINESS RELATIONSHIPS WITH THIRD PARTIES

When Miami Firefighters Federal Credit Union conducts business with third parties, it requires its vendors and suppliers to maintain similar standards of conduct regarding the privacy of the personally identifiable member information provided to them.

PRIVACY INFORMATION TO MEMBERS AND RESPONDING TO INQUIRIES

Miami Firefighters Federal Credit Union recognizes and respects the privacy expectations of our members. We want our members to understand our commitment to privacy in our use of member information. As a result of our commitment, we have developed these Privacy Principles, which are made readily available to our members. Members who have questions about these Privacy Principles or have a question about the privacy of their member information should call Miami Firefighters Federal Credit Union at 305-324-4004, 1-800-426-3324 or e-mail us at our web site, www.mffcu.org.

MEMBER INFORMATION PRIVACY NOTICE SECURING YOUR FINANCIAL PRIVACY

We are committed to the strong tradition of safeguarding our member's private financial information.



**MIAMI FIREFIGHTERS
FEDERAL CREDIT UNION**

1111 N.W. 7th St.
Miami, Florida 33136-3604

(305) 324-4004
(800) 426-3324

www.mffcu.org

PRIVACY MATTERS

At Miami Firefighters Federal Credit Union, our mission is to meet the desires of our members. As financial service professionals, entrusted with sensitive financial information, we respect the privacy of our members and are committed to treating member information responsibly. Our Member Information Privacy Notice serves as a standard for all Miami Firefighters Federal Credit Union employees for collection, use, retention, and security of individual member information.



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