

INFORMATION SECURITY PROGRAM

The Gramm-Leach-Bliley Act and Part 748 of the NCUA Rules and Regulations impose an obligation on Credit Unions to protect the security and confidentiality of member information. To comply with these requirements, SLO Credit Union has established a policy to set standards addressing administrative, technical, and physical safeguards in order to (1) insure the security and confidentiality of member records and information; (2) protect against any reasonably foreseeable threats or hazards to the security of integrity of such records; and (3) protect against unauthorized access to or use of such records or information which could result in substantial harm or inconvenience to any member.

SLO Credit Union has implemented a comprehensive information security program that will assess existing risks to member information; develop ways to manage and control existing risks; and monitor third-party outsourcing arrangements to ensure compliance with Credit Union policies and procedures.

The Board of Directors appoints the Supervisory Committee to assure implementation of the security program. The Supervisory Committee will assure that annual audits include appropriate testing of the Credit Union's compliance with the Gramm-Leach-Bliley Act and Part 748 of NCUA Rules and Regulations.