

BENEFITS and SERVICES

Savings and Checking

- Statement Savings
- Share Draft / Checking Accounts
- Business Checking
- Student Checking
- Certificate of Deposit (CDs)
- Traditional & Roth IRA's
- Money Market Accounts
- Club Accounts
- Captain Accounts
- Guppy Accounts (Youth Savers)

Real Estate Loans

- Fixed Rate First Mortgage
- Adjustable Rate First Mortgage
- Home Equity Line of Credit
- Fixed Rate Equity Loan
- First Lien Equity Loan

Consumer Loans

- Personal Loans
- Share Secured Loans
- Closed End Signature Loans
- New and Used Vehicle Loans
- Recreational Vehicle Loans
- MasterCard Credit Card
- Overdraft Protection Line of Credit

Additional Services

- Direct Deposit
- Payroll Deduction
- Debit MasterCard
- Credit Union Checks
- Money Orders
- Traveler's Checks
- COASTLine Audio Response
- COASTNet On-line Banking
- Billpayer
- E-Statements

There's Even More!

- Family Membership
- Financial Counseling
- Notary Public Service
- Drive-Up ATM
- Drive-Up Window
- LifeLock Identity Theft Protection
- Discount Movie Tickets
- Discount Water Country Tickets

We do business in accordance with the Federal Fair Housing Law and the Equal Housing Opportunity Act. This credit union is insured by the National Credit Union Administration, a US Government Agency. Deposits are insured to at least \$250,000 until December 31, 2013 by the National Credit Union Administration.

Privacy Notice & Disclosure

*Your Rights & Our Obligations
Under the Law*



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Phone (603) 926-5653 - Fax (603) 929-4001

PO Box 1027

109 Epping Road - Exeter, NH 03833
Phone (603) 418-0234 - Fax (603) 418-0239

www.seacoastcu.org



This credit union is federally insured by the National Credit Union Administration



We Do Business In Accordance With the Federal Fair Housing Law and the Equal Credit Opportunity Act

Rev. 12/2009

How We Protect Your Personal and Financial Privacy

Effective Date: January 1, 2010

Seacoast Credit Union . . . is a member owned financial institution providing you with competitive financial products and services that will enable you to meet your financial goals. We are equally committed to safeguarding your confidential information and protecting your privacy. This privacy policy informs you of what we do to protect your information and also some steps you can take to protect your personal and financial information.

Information We Collect

We collect a variety of non public personal information about you from the following sources:

- a) Information we receive from you on applications or other forms
- b) Information about your transactions with us or others
- c) Information we receive from a consumer reporting agency
- d) E-mail and electronic information sources
- e) Information we receive from marketing surveys to provide new services
- f) Information gathered through government regulation
(See Special Notices)

Disclosure to Parties that Provide Services

The Credit Union uses a variety of third party vendors to assist in offering competitive products and services to our members. We may disclose all of the information we collect to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements.

How We Protect Your Personal and Financial Privacy

This Credit Union will partner only with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We will not continue a relationship with any third party vendor who violates this policy. We may disclose non public personal information about you to the following types of third party vendors:

- Financial service providers, such as companies providing mortgage or insurance services.
- Non-financial companies, such as consumer reporting agencies, data processors, check/share draft and other printers, plastic card processors and government agencies.

Although we may be permitted by law to disclose certain information about our members, the Credit Union will not disclose that information if we determine it does not contribute to your financial interests. We will disclose information with your consent or if required by law. If you decide to terminate your membership or you become an inactive member, we will continue to adhere to the privacy policies and practices as described in this notice.

How We Protect Your Information

We restrict access to non public personal information about you to those employees who need to know that information to provide products and services to you. We maintain physical, electronic, and procedural safeguards that meet or exceed federal regulations to guard your non public personal information.

Special Notices

In accordance with Section 326 of the **USA Patriot Act**, you authorize us to verify and record information that identifies each person who opens an account. You further authorize us to check your account, credit, and employment history, and obtain a credit report from third parties, including credit reporting agencies, to verify your eligibility for any account or services you request.

In accordance with Reg V., also known as the **FACT ACT**, the Credit Union may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Internet Visitors to www.seacoastcu.org will remain anonymous. We do not collect personal identifying information about visitors to our site, except as described below.

Our servers collect standard non-identifying information about our visitors to the site, such as date and time visited, IP address, city, state, and country. This information is used to compile standard statistics on site usage. The Credit Union may use your e-mail address to send you important information relating to your account, to communicate with you to handle your request, and to inform you about other Credit Union products and services. Information you have provided to us will not be sold or transferred to other parties.

Children's Online Privacy

The law requires parental consent to collect or use information from a child under 13. If you are a parent with children under the age of 13, please do not let your child use the credit union's website or online banking services without verifiable parental consent pursuant to the children's online privacy protection act.

What You Can Do To Help

We are committed to protecting the privacy of our members. You 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 be aware that official Credit Union staff would have access to your information. **They 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 the Credit Union – we are here to serve you!