

SWECU Privacy Policy Notice

SWECU is owned by its members and run by a board of directors you elect. You can be confident that your financial privacy is a top priority of the credit union. We are required by law to give you this notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact a member service representative at 254-778-3199.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete transactions and to 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 and Disclose About You

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

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

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 SWECU, 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 leading industry practices to safeguard your nonpublic personal information.

Using our Secure Site

Data on the SWECU Web servers is secure and protected. Our staff is trained to treat member information with the utmost confidentiality. SWECU keeps the user information secure via Secure Sockets Layer (SSL) and other types of encryption. This protection extends to feedback forms, product order forms and other online forms asking for personal information. Microsoft and Netscape browsers, version 4.0 and above support such security protocols.

3rd Party Web Site Links

SWECU websites may contain hyperlinks to other sites created and maintained by other organizations. When you click those links, you will be leaving the SWECU Web site and viewing alternate Web sites not operated by the credit union. SWECU does not regularly review materials posted on these linked sites and is not responsible for their content. SWECU does not represent either the third party or the member if the two enter into a transaction. Privacy and security policies may differ from those practiced by SWECU. Any decision of the Web site visitors to view any of the linked Web sites is at their own risk.

Privacy Policy Statement

If you have any questions about our organization, our privacy policy statement or our practices, please contact SWECU via mail or telephone.

Scott & White Employees Credit Union
P. O. Box 246
Temple, Texas 76503
254-778-3199

Corporate Documents

Any member wishing to inspect the Credit Union Charter, Bylaws, Financial Statement, IRS Form 990, Annual Audit, or Annual Report should contact the Credit Union CEO through one of the means indicated below.

Celeste Kaylor, President/CEO
Scott & White Employees CU
P. O. Box 246
Temple, Texas 76503
Phone – 254-778-3199
Fax – 254-778-0285
Email – Celeste.kaylor@swecu.org

COMPLAINT NOTICE

If you have a problem with the services provided by this credit union, please contact us at:

Scott & White Employees Credit Union
2401 South 31st Street Temple, TX 76508
Mailing - P.O. Box 246 Temple, Texas 76503-0246
Phone: 254-778-3199 or 254-724-2776
Fax: 254-778-0285 or 254-655-5155
Email: swecu@swecu.org

The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the:

Texas Credit Union Department
914 East Anderson Lane Austin, Texas 78752-1699
Phone--(512-837-9236
Fax--(512) 832-0278
Website: www.cud.texas.gov
Email: complaints@cud.texas.gov