



Privacy Policy

Updated 10/20/09

The Board of Directors and management of Seattle Metropolitan Credit Union (SMCU) are concerned about the privacy of your information and consider it a top priority. Please read our policy.

Collecting Information:

We collect the following non-public (personal) information about you from a variety of sources in order to serve you.

- Application information, such as your name, address, birth date, social security number (solely to validate your identity);
- Transaction data, such as account balances, payment history, parties to transactions, and credit card usage;
- Credit performance information we receive from a consumer reporting agency;
- Information we obtain from verifications of employment or income, or other forms/applications that you provide.

Sharing Information:

We are committed to offering you the best products and services possible to meet your financial needs. Sometimes this necessitates that we share information about you with third parties, which provide either services to us or additional products and services for you to consider. Here are some examples: (1) we share and receive credit performance information about you so that we can offer you the best loan service, whether with us or elsewhere; (2) transaction data, such as credit and debit card transactions, where, information must travel through a network of data switches to validate that you have funds available to execute the transaction; (3) statement printing: we do not print and mail our own statements; instead we encrypt (code for privacy) and send the data to our statement processor, thus lowering expenses to provide members with higher dividends and lower loan rates; (4) marketing: we may need to disclose in an encrypted form any or all of the information we collect to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. **(If you would like to be excluded from these mailings, please call our Contact Center at (206)398-5500 or (800) 334-2489.)**

We also may disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to conduct the operations of the credit union, to follow your instructions, or to protect the security of our financial records. This category may include, but is not limited to, law enforcement agencies, regulators and auditors and applies equally to current and former members.

Protecting Information:

To protect members' privacy, we always encrypt (code it so that only the recipient can read it) any data that we forward to third parties. In addition, we work only with companies that sign written agreements to maintain confidentiality protections that limit the use of information we provide to the business we do with them. We do not sell your personal information nor do we permit other companies to sell, or otherwise use, the information we provide to them.

We restrict access to your non-public information to those employees or volunteers who have a specific need to know. We train our employees on the importance of maintaining confidentiality and member privacy and enforce our confidentiality rules wherein this is addressed. We maintain the physical, electronic and procedural safeguards that comply with or exceed federal regulations and best industry practices.

Online Privacy

Web Site

When you visit our Web site at www.smcu.com, we collect only the private information that you choose to give us (such as providing feedback or completing a form). We may use "cookies" on some pages of our Web site for the purpose of serving you better when you return to our site. A cookie is a small text file placed on your hard drive by our host's web page server. These cookies **do not** collect any personal identification information. We use data collected from cookies for administrative purposes, e.g., to help us improve our site design and content.

Children's Online Privacy

Information on children under the age of 13 is collected only to the extent needed for opening and maintaining their accounts. Since credit is not issued on children's accounts and marketing to them is limited, there is very little information exchange required.

Online Banking

When you bank online with us, you voluntarily provide personal identifying information i.e., your account number and password. This information, which may be enhanced from time to time, enables SMCU and the companies we work with to provide you secure access to your accounts. Secure Socket Layer (SSL) technology (128 bit) and multi-factor identification are used to protect your personal information. During a log-in session, cookies are used for security purposes, but your account and/or personal information is not stored within the cookie.

Online Applications/Forms and Handling of Email

When you choose to submit an online form and/or application, or enter a contest or participate in a survey, SMCU may ask that you provide information about yourself. Online applications and forms on which you provide non-public personal information are forwarded to us on secure phone/data lines. We collect and store this information in order to respond to you and maintain a record of that response.

If you send an email directly to an SMCU email address via the Internet, or if we offer you the option of sending an Internet email through our Web site, we collect and store any personal information you submit in order to respond to you and maintain a record of that response. Internet email is not secure, and normally should not be used for inquiries of a sensitive and confidential nature. Since an Internet email response back to you is not secure, we will do our best to not include confidential account information when addressing your concerns in an email response.

Linked Sites

You will find "co-branded" sites on our Web site pages (www.smcu.com). Co-branded sites are those where you will see the SMCU name and logo as well as the name and logo of the service provider. SMCU is not responsible for any information that you provide or that may be gathered at a linked site, or for the content or Privacy Policy of any such site. That said, however, we do make every reasonable effort to ensure that these sites have privacy practices that are similar to ours. We encourage you to read the Privacy and Security Statements of each site before providing personal information to the service provider.

Our Web site also includes links to various other sites for the purpose of providing informational and/or community resources. SMCU is not responsible for the privacy or security practices or the content of these other sites, and, where applicable, before providing personal identifiable information at any of these sites, we ask that you read their Privacy and Security Statements.

Phishing Warning

Phishing is a scam where Internet fraudsters send spam or pop-up messages to lure personal and financial information from unsuspecting victims. One way phishers attempt to con consumers is by sending phony emails that include false fraud-protection techniques. They design these emails to look like they are coming from a financial institution, and then they lure consumers to "take action" by clicking on a link that takes victims to a fraudulent Web site. Thinking that Web site is their financial institution's site, consumers unknowingly enter personal information, thereby compromising their security.

SMCU does not and will not request personal information via email. If you receive any emails claiming to be from us, asking you to take an action such as described above, please contact us at (206) 398-5500 or 1-800-344-2489.

Visit smcu.com for more information about phishing threats to you. Also visit www.antiphishing.org for the latest information about phishing scams.

Privacy Statement Inquiries

If you have any questions about our privacy practices, please call the Contact Center at (206) 398-5500 or (800) 334-2489, or email us via our web site, www.smcu.com. Click on "About Us" and then "Contact Us". We will be happy to respond.

