

Privacy and security

Louisiana Baptist Federal Credit Union believes that protecting each person's right to privacy is fundamental to the quality of a banking relationship. We are committed to the highest level of customer satisfaction by adhering to strict privacy principles and implementing them throughout all levels of our financial institution. To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secure files and buildings. For more information see our privacy notice below.

FACTS	WHAT INFORMATION LOUISIANA BAPTIST FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
WHY?	Financial companies choose how they share your personal information. Federal law gives consumer the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
WHAT?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <p>Social Security number and income</p> <p>Account balances and transaction history</p> <p>Credit history and credit scores</p> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
HOW?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Louisiana Baptist Federal Credit Union chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR INFORMATION	DOES LOUISIANA BAPTIST FEDERAL CREDIT UNION SHARE?	CAN YOU LIMIT THIS SHARING?
For our everyday business purposes – such as to process your transaction, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
For our marketing purposes - to offer our products and services to you.	Yes	No
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes – information about your transactions and experiences. Information about your creditworthiness.	No	We don't share
For nonaffiliates to market to you	No	We don't share

How does Louisiana Baptist Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information.
How does Louisiana Baptist Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> Open an account or apply for a loan Show your government-issued ID or provide employment information Make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> Sharing for affiliates everyday business purposes – information about your creditworthiness Affiliates from using your information to market to you Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>