

RIVER BEND FEDERAL CREDIT UNION
AUGUST 25, 2009

Privacy Policy

RIVER BEND Federal Credit Union (RBFCU) is committed to providing our members with competitive products and services to meet their financial needs and goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. This policy also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

If you have questions after reading this notice, please contact us at 574-288-1949 or write to: Privacy Notice, River Bend FCU 718 Chapin Street, South Bend, Indiana 46601

GENERAL PROVISIONS AND INFORMATION WE COLLECT

RIVER BEND Federal Credit Union shall protect the confidentiality, security, and integrity of each member's nonpublic personal information in accordance with existing state and federal laws.

The credit union will maintain physical, electronic, and procedural safeguards that comply with federal standards to guard members' nonpublic personal information.

The credit union will not gather, collect, or maintain any information about its members that is not necessary in order to offer its products and services, to complete member transactions or for other relevant business purposes.

River Bend Federal Credit Union collects nonpublic personal information about you from the following sources:

1. Information we receive from you on applications and other forms;
2. Information about your transactions with us or others;
3. Information we receive from consumer reporting agencies (when applicable);
4. Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employer or other institutions where you conduct financial transactions.

RBFCU does not and will not sell or provide any member information to third parties including list services, telemarketing firms, or outside companies for independent use. If you decide to terminate your membership or become an inactive member, we will continue to adhere to the privacy policies and practices as described in this notice.

There are times when RBFCU may enter into an agreement with vendors to develop demographic information or with companies that perform marketing or other services on our behalf. In such instances, certain information may need to be made available to those vendors to complete their work. Their use of the RBFCU member information is limited to that particular study, and the names are not to be retained in their files, or used for their own purposes.

River Bend's Federal Credit Union restricts access to your personal and account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

HOW YOU CAN HELP PROTECT YOUR PRIVACY

Members can help RBFCU protect their privacy by following these guidelines:

- Protect your account numbers, card numbers, PINs (personal identification numbers), and passwords. Never keep your PIN with your debit or credit card, as this may provide access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to others. If someone calls you, says they are calling on behalf of PFCU and asks for your account number, do not disclose this information. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of your account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

You will always have access to your information with proper identification. As a member of RIVER BEND Federal Credit Union, you will always have the opportunity to review your information and make necessary changes to ensure that our records are complete and accurate.