



*Caring for your financial health.*

## **Privacy Notice and Disclosure**

KH Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your 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. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

KH Credit Union web site contains links to other web sites. KHCU strives to provide links that will benefit our web site users. However, KH Credit Union is not responsible for the privacy practices or content of such other sites. KHCU encourages our users to be aware when they leave our site and reference the privacy policies of other sites visited.

If after reading this notice you have questions, please contact us at (937) 558-9070 or write to:

**KH Credit Union**  
**Attn: Operations Manager**  
**7740 Paragon Road**  
**Dayton, OH 45459**

### **Information We Collect About You**

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

- Information we receive from you when you open an account or apply for a loan
- Government Issued ID or use your credit or debit card
- 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 disclose all of the information we collect, as described above, as permitted by law.

### **Parties Who Receive Information From Us**

We may disclose nonpublic personal information about you to the following types of third parties:

- **Financial service providers**, such as insurance companies, and mortgage service companies
- **Non-financial companies**, such as consumer reporting agencies, data processors, check/share draft printers, plastic card processors, mail houses and government agencies.

### **Disclosure of Information to Parties That Provide Services to Us**

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements so that we may provide members competitive products and services. We may also disclose nonpublic personal information about you under 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, and follow your instructions as you authorize, or protect the security of our financial records.

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 the information we provide to other third parties.

### **Disclosure of Information About Former Members**

If you terminate your membership with KH Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

### **How We Protect Your Information**

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

### **What Members Can Do to Help**

KH Credit Union is committed to protecting the privacy of its members. Members 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 beware. Official credit union staff will have access to your information and 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 us - we are here to serve you!

## **Online Privacy Notice Agreement**

KH Credit Union (KHCU) values its users' privacy. This Privacy Policy ("Policy") will help you understand how we collect and use personal information from those who visit our website or make use of our online facilities and services, and what we will and will not do with the information we collect. Our Policy has been designed and created to ensure those affiliated with KH Credit Union of our commitment and realization of our obligation not only to meet, but to exceed, most existing privacy standards

We reserve the right to make changes to this Policy at any given time. If you want to make sure that you are up to date with the latest changes, we advise you to frequently visit this page. If at any point in time KH Credit Union decides to make use of any personally identifiable information on file, in a manner vastly different from that which was state when this information was initially collected, the user or users shall be promptly notified by email. Users at that time shall be promptly notified by email. Users at that time shall have the option as to whether to permit the use of their information in this separate manner.

This policy applies to KH Credit Union, and it governs any and all data collection and usage by us. Through the use of [www.khcreditunion.com](http://www.khcreditunion.com), you are therefore consenting to the data collection procedures expressed in this Policy.

Please note that this Policy does not govern the collection and use of information by companies that KH Credit Union does not control, nor by individuals not employed or managed by us. If you visit a website that we mention or link to, be sure to review its privacy policy before providing the site with information. It is highly recommended and suggested that you review the privacy policies and statements of any website you choose to use or frequent to better understand the way in which websites garner, make use of and share the information collected.

Specifically, this Policy will inform you of the following

1. What personally identifiable information is collected from you through our website;

2. Why we collect personally identifiable information and the legal basis for such collection;
3. How we use the collected information and with whom it may be shared;
4. What choices are available to you regarding the use of your data: and
5. The security procedures in place to protect the misuse of your information.

### **Information We Collect**

It is always up to you whether to disclose personally identifiable information to us, although if you elect not to do so, we reserve the right not to register you as a user or provide you with any products or services. This website collects various types of information, such as:

- Voluntarily provided information which may include your name, address, email address, billing and/or credit card information etc. which may be used when you purchase products and/or services and to deliver the services you have requested.
- Information automatically is collected when visiting our website, which may include cookies, third party tracking technologies this means and server logs.

In addition, KH Credit Union may have the occasion to collect non-personal anonymous demographic information, such as age, gender, household income, political affiliation, race and religion, as well as the type of browser you are using, IP address, or type of operating system, which will assist us in providing and maintaining superior quality service.

KH Credit Union may also deem it necessary, from time to time, to follow websites that our users may frequent to glean what types of services and products may be the most popular to customers or the general public.

Please rest assured that this site will only collect personal information that you knowingly and willingly provide to us by way of surveys, completed membership forms, and emails. It is the intent of this site to use personal information only for the purpose for which it was requested, and any additional uses specifically provided for on this Policy.

### **Why We Collect Information and For How Long**

We are collecting your data for several reasons:

- To better understand your needs and provide you with the services you have requested;
- To fulfill our legitimate interest in improving our services and products;
- To send you promotional emails containing information we think you may like when we have your consent to do so;
- To contact you to fill out surveys or participate in other types of market research, when we have your consent to do so;
- To customize our website according to your online behavior and personal preferences.

The data we collect from you will be stored for no longer than necessary. The length of time we retain said information will be determined based upon the following criteria: the length of time your personal information remains relevant, the length of time which claims might be made; any retention periods prescribed by law or recommended by regulators, professional bodies or associations; the type of contract we have with you, the existence of your consent, and our legitimate interest in keeping such information as stated in this Policy.

### **Use of Information Collected**

KH Credit Union does not now, nor will it in the future, sell, rent or lease any of its customers lists and/or names to any third parties.

KH Credit Union may collect and may make use of personal information to assist in the operation of our website and to ensure delivery of the services you need and request. At times, we may find it necessary to use personally identifiable information as a means to keep you informed of other possible products and/or services that may be available to you from [www.khcreditunion.com](http://www.khcreditunion.com).

KH Credit Union may also be in contact with you with regards to completing surveys and/or research questionnaires related to your opinion of current or potential future services that may be offered.

KH Credit Union uses various third-party social media features including but not limited to Facebook, Instagram, Twitter and other interactive programs. These may collect your IP address and require cookies to work properly. These services are governed by the privacy policies of the providers and are not within KH Credit Union's control.

## **Disclosure of Information**

KH Credit Union may not use or disclose the information provided by you except under the following circumstances:

- As necessary to provide services or products you have ordered;
- In other ways described in this Policy or to which you have otherwise consented;
- In the aggregate with other information in such a way so that your identity cannot reasonably be determined;
- As required by law, or in response to a subpoena or search warrant;
- To outside auditors who have agreed to keep the information confidential;
- As necessary to enforce the Terms of Service;
- As necessary to maintain, safeguard, and preserve all the rights and property of KH Credit Union.

## **Non-Marketing Purposes**

KH Credit Union greatly respects your privacy. We do maintain and reserve the right to contact you if needed for non-marketing purposes (such as bug alerts, security breaches, account issues, and/or changes in KH Credit Union products and services). In certain circumstances, we may use our website, newspapers, or other public means to post a notice.

## **Unsubscribe or Opt-Out**

All users and visitors to our website have the option to discontinue receiving communications from us by way of email or newsletters. To discontinue or unsubscribe from our website, please send an email that you wish to unsubscribe to [KHNCreditUnion@ketteringhealth.org](mailto:KHNCreditUnion@ketteringhealth.org). If you wish to unsubscribe or opt-out from any third-party websites, you must go to that specific website to unsubscribe or opt-out. KH Credit Union will continue to adhere to this Policy with respect to any personal information previously collected.

## **Links to Other Websites**

Our website does contain links to affiliate and other websites. KH Credit Union does not claim nor accept responsibility for any privacy policies, practices, and/or procedures of other such websites. Therefore, we encourage all users and visitors to be aware when they leave our website and to read the privacy statements of every website that collects personally identifiable information. This Privacy Policy Agreement applies only and solely to the information collected by our website.

## **Your Rights as a Data Subject**

Under the regulations of the General Data Protection Regulation ("GDPR") of the End User (EU) you have certain rights as a data subject. These rights are as follows:

- **The right to be informed:** This means we must inform you of how we intend to use your personal data and we do this through the terms of this Policy.
- **The right of access:** this means you have the right to request access to the data we hold about you and we must through the terms of this Policy.
- **The right to rectification:** this means that if you believe some of the data we hold is incorrect, you have the right to have it corrected. You can do this by logging into your account with us, or by sending us an email with your request.
- **The right to erasure:** this means you can request that the information we hold be deleted, and we will comply unless we have a compelling reason not to, in which case you will be informed of same. You can do this by sending an email to [KHNCreditUnion@ketteringhealth.org](mailto:KHNCreditUnion@ketteringhealth.org).
- **The right to restrict processing:** this means you can change your communication preferences or opt-out of certain communications. You can do this by sending an email to [KHNCreditUnion@ketteringhealth.org](mailto:KHNCreditUnion@ketteringhealth.org).
- **The right of data portability:** this means you can obtain and use the data we hold for your own purposes without explanation. If you wish to request a copy of your information, contact us as [KHNCreditUnion@ketteringhealth.org](mailto:KHNCreditUnion@ketteringhealth.org)

- **The right to object:** this means you can file a formal objection with us regarding our use of your information with regard to third parties, or its processing where our legal basis is our legitimate interest in it. To do this, please send an email to [KHNCreditUnion@ketteringhealth.org](mailto:KHNCreditUnion@ketteringhealth.org).

In addition to the rights above, please rest assured that we will always aim to encrypt and anonymize your personal information whenever possible. We also have protocols in place in the unlikely event that we suffer a data breach and we will contact you if your personal information is ever at risk. For more details regarding our security protections see the section below or visit our website at [www.khcreditunion.com](http://www.khcreditunion.com).

## **Security**

KH Credit Union takes precautions to protect your information. When you submit sensitive information via the website, your information is protected both online and offline. Wherever we collect sensitive information (e.g. credit card information), that information is encrypted and transmitted to us in a secure way. You can verify this by looking for a lock icon in the address bar and looking for “https” at the beginning of the address of the webpage.

While we use encryption to protect sensitive information transmitted online, we also protect your information offline. Only employees who need the information to perform a specific job (for example, billing or customer service) are granted access to personally identifiable information. The computers and servers in which we store personally identifiable information are kept in a secure environment. This is all done to prevent any loss, misuse, unauthorized access, disclosure or modification of the user’s personal information under our control.

The company also uses Secure Socket Layer (SSL) for authentication and private communications to build users’ trust and confidence in the internet and website use by providing simple and secure access and communication of credit card and personal information. In addition, KH Credit Union is a licensee of TRUSTe. The website is also secured by Verisign.

## **Acceptance of Terms**

By using this website, you are hereby accepting the terms and conditions stipulated within the Privacy Policy Agreement. If you are not in agreement with our terms and conditions, then you should refrain from further use of our sites. In addition, your continued use of our website following the posting of any updates or changes to our terms and conditions shall mean that you agree and acceptance of such changes.

## **How to Contact Us**

If you have any questions or concerns regarding the Privacy Policy Agreement related to our website, please feel free to contact us at the following email, telephone number, or mailing address.

**Email:** [KHNCreditUnion@ketteringhealth.org](mailto:KHNCreditUnion@ketteringhealth.org)

**Telephone Number:** 937-558-9070

**Mailing Address:**  
KH Credit Union  
7740 Paragon Rd  
Dayton, OH 45459