

## **Privacy Policy**

### **Our Commitment to Privacy**

At Chariton Valley Electric Cooperative, Inc., confidentiality is very important to us. As we continue to improve and expand our services and delivery channels, we recognize our members' need and desire to preserve their privacy and confidentiality. Chariton Valley Electric Cooperative, Inc. recognizes the trust you have placed in us and are committed to safeguarding the privacy of our member's information. The following policy affirms our continued commitment to preserving member confidentiality.

### **The Information We Collect**

We receive and retain information about our members through many sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates or others; and
- Information we receive from a consumer-reporting agency.

### **The Way We Use Information**

We limit the use and collection of nonpublic personal information to that which is necessary to maintain and administer financial services. We do not share this information with outside parties unless:

- The information is provided to help complete a member initiated transaction (such as credit reporting agencies, document processing companies, etc.);
- The member has requested it;
- The disclosure is required by law (e.g., subpoena, investigation of fraudulent activity, etc.); or
- The disclosure is required by banking regulations (e.g., Fair Lending Reporting Act, Home Mortgage Disclosure Act).

When member information is provided to any of the third parties mentioned above, that third party must agree to adhere to privacy principles that provide for keeping such information confidential.

### **Limiting Employee Access to Information**

Chariton Valley Electric Cooperative, Inc. limits employee access to member information to those with a business reason for knowing such information. All of our employees are educated on the importance of confidentiality and member privacy. Any employee that violates the financial privacy of our members will be subject to appropriate disciplinary measures and possible termination.

### **Protection of Information via Established Security Procedures**

To prevent unauthorized access, maintain data accuracy, and ensure the correct use of information. We have put in place appropriate physical, electronic, and managerial procedures to safeguard and secure the information.

### **Maintaining Accurate Information**

We have established procedures so that our members' financial information is accurate, current and complete in accordance with reasonable commercial standards. Chariton Valley Electric Cooperative, Inc. will respond to requests to correct inaccurate information in a timely manner.

At Chariton Valley Electric Cooperative, Inc., we value our member/consumer relationships. We want you to understand how we use the information you provide and our commitment to ensuring your personal privacy. If you have any questions about how Chariton Valley Electric Cooperative, Inc., protects your information, please contact us at (641) 932-7126 or 800-475-1702.