



1-800-277-9703

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## PRIVACY POLICY



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### Safeguarding Information

At FICOR, we go the extra mile in protecting your personal information, which is achieved in several ways. First, we use advanced data-encryption and storage technology. Second, we employ a variety of physical, electronic and procedural safeguards in areas containing your personal information, such as onsite supervision.

Some of the specific measures we take to ensure the security of your information include:

- Secure facilities with access controls and security systems at public points of entry
- Contractually requiring business partners to safeguard and prevent the unauthorized use of personal information about our customers
- Auditing company security practices
- Secure onsite document shredding

### Collection of Information

In order to issue and service your insurance policies, comply with government regulations, improve our products and services, and better understand your insurance needs, FICOR may require your personal information for the following purposes:

- **Applications and other pertinent forms:** (e.g., Social Security number, credit card information, and beneficiaries)
- **Transactions:** (e.g., name and contact info)
- **Consumer reporting and collection agencies:** (e.g., creditworthiness and credit history)

### Disclosure of Information

FICOR may be required to disclose your personal information from your applications, transactions, and other pertinent forms to companies that perform services on our behalf. In addition, FICOR may also share certain personal information with the financial institution or company that introduced you to FICOR in accordance with that company's privacy policy. By adhering to our privacy practices, FICOR will not disclose information to non-affiliated parties for the purpose of soliciting you nor will FICOR disclose information about our customers or former customers other than as described above or as required or permitted by law.

### Internet Policy

FICOR continually strives to improve its online experience for its customers by analyzing the general information (e.g., domain name) about its website visitors and their usage patterns (e.g. number of pages visited). All non-public, personal information are transmitted over a secure connection. We reserve the right to change this Privacy Policy after providing you with advance notice of such changes. For more information

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We have found that FICOR provides a fulfillment need for our collateral protection with an exceptional level of service.

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Saint Luke's Credit Union  
Kansas City, MO

regarding our privacy policies, call us toll free at 1-800-277-9703.

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