

**BLUE CROSS AND BLUE SHIELD OF MAINE
EMPLOYEES' FEDERAL CREDIT UNION
2 GANNETT DRIVE
SOUTH PORTLAND, MAINE 04106-6911**

PRIVACY POLICY STATEMENT

The Blue Cross and Blue Shield of Maine Employees' Federal Credit Union ("BCBS of ME EFCU" or "Credit Union") is committed to making available financial products and services that will enable members to meet financial needs and reach financial goals. Protecting personal information and using it in a manner consistent with member expectations is a high priority for everyone associated with the Credit Union.

Members of Blue Cross and Blue Shield of Maine Employees' Federal Credit Union will be notified that they also have a responsibility to safeguard their financial information.

To ensure that members can rely upon the quality of products and services the Credit Union makes available, the Credit Union stands behind the following privacy policy:

- **Blue Cross and Blue Shield of Maine Employees' Federal Credit Union will collect only the personal information that is necessary to conduct its business.** That means just what is necessary to provide competitive financial products and services – no more.
- **Blue Cross and Blue Shield of Maine Employees' Federal Credit Union will protect member personal information.** The Credit Union will maintain strong security controls to ensure that member information in its files and computers is protected.
- **Members will always have access to their own information.** As a member of Blue Cross and Blue Shield of Maine Employees' Federal Credit Union, members will always have the opportunity to review their own information and make necessary changes to ensure that records are complete and accurate.
- **Blue Cross and Blue Shield of Maine Employees' Federal Credit Union will only share information when absolutely necessary.** The Credit Union will only share information to administer the products and services provided when required to do so by the government or when the Credit Union partners with other businesses to offer a broader array of products and services.
- **Blue Cross and Blue Shield of Maine Employees' Federal Credit Union will partner only with businesses that follow strict confidentiality requirements.** The businesses the Credit Union selects will offer products designed to enhance Credit Union members' economic well being. Under no circumstances will the Credit Union authorize these firms

to charge member accounts without member express consent, and the Credit Union will not sell member information to telemarketing firms.

- **Blue Cross and Blue Shield of Maine Employees' Federal Credit Union will offer Members a choice in how member information is used.** Any Member of the Credit Union may elect to keep information from being shared with any of Credit Union business partners. The Credit Union will inform the Member how to exercise a choice, and will take reasonable steps to make sure Member requests are followed. The Credit Union Privacy Policy will be sent to all Members yearly.

Todd M. Davis
President

Lisa M. Perruzzi
Secretary

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