



## **Notices & Policies**

### **UIGEA Disclosure**

The Unlawful Internet Gambling Enforcement Act of 2006 (31 USC 5361-5366) prohibits any person engaged in the business of betting or wagering (as defined by the act) from knowingly accepting payments in connection with the participation of another person in unlawful Internet gambling.

Unlawful internet gambling means to place, receive, or otherwise knowingly transmit a bet or wager by any means which involves the use, at least in part, of the internet where such bet or wager is unlawful under any applicable Federal or State law in the State or Tribal lands in which the bet or wager is initiated, received, or otherwise made.

Unlawful Internet gambling transactions are prohibited from being processed through your accounts and your relationship with us. This includes transactions involving an ATM card, Debit card, Credit card, ACH transfer, or wire transfer.

We will require you to provide evidence of your legal authority to engage in Internet gambling if you engage in an Internet gambling business.

This notice is for informational purposes and does not otherwise alter the terms and conditions of your existing account. Thank you for your business.

## **Fraud Protection**

### ***FRAUD ALERT MANAGEMENT (FALCON)***

Protecting our members from fraud is a top priority for NY Firefighters Bravest Federal Credit Union, your NY Bravest Visa Debit Card provider. To give you additional card security, we use the Visa Fraud Alert Management detection system (FALCON) which continuously monitors your NY Bravest Visa Debit Card activity to help identify and prevent fraudulent transactions on your account.

If suspicious charges or transactions outside of your normal spending pattern appear on your card, you may receive an automated phone call from Fraud Alert Management (FALCON) on behalf of NY Bravest to verify the charges.

To verify your identity, you may be asked to provide personal information such as address, birth date and confirmation of the last four digits of your social security number. You will never be asked to provide your full social security number, NY Bravest Visa Debit Card number, account number, or PIN.

If Fraud Alert Management (FALCON) is unable to reach you directly, they will leave a message identifying themselves as Visa Fraud Alert Management (FALCON) calling to verify transactions made with your NY Bravest Visa Debit Card. To ensure this call is legitimate, Visa Fraud Alert Management (FALCON) will always provide 1-800-890- 5097 or 1-800-437-9392 as the toll-free call back number.



If Visa Fraud Alert Management (FALCON) is unable to contact you regarding the suspicious charges on your NY Bravest Visa Debit Card, your card may be temporarily blocked to prevent any fraudulent activity. The block will be removed once Visa Fraud Alert Management (FALCON) is able to confirm with you that the charges are legitimate.

## **USA PATRIOT ACT**

### ***YOU CAN HELP US IN THE WAR ON TERROR***

The USA PATRIOT ACT requires credit unions to take extra security precautions to help the government fight the funding of terrorism and money laundering activities. Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. These new procedures are designed to prevent crimes, such as identity theft and account fraud that terrorists commit to finance their operations against the U.S. and its citizens.

### ***YOUR UNDERSTANDING & COOPERATION ARE APPRECIATED***

When an account is opened or changed, you will be asked for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying government issued documents. The definition of an account covers a broad range of regular financial transactions such as deposit, transaction, asset, or credit accounts or other extension of credit. The required verification may be inconvenient for some but a strong deterrent for terrorists and other criminals.

You can rest assured that we will only request the information required by the law and that we will use the information only for purposes of complying with the law. Your privacy is our top concern, and we will respect and protect it as always, consistent with the law's requirements.

Thanks for your understanding and help in this critical effort. The war on terrorism will be fought on many fronts, and this is one of them.

## **Fair Credit Reporting Act**

### ***PURPOSE***

The Fair credit Reporting Act (FCRA) regulates both the providers and users of consumer credit information and of consumer reporting agencies.



## ***POLICY STATEMENT***

It is the policy of NY Firefighters Bravest Federal Credit Union to use consumer credit reports in connection with credit transactions involving members, for employment purposes, and for any other authorized purpose outlined in the FCRA. Such inquiries into a consumer's credit history will be used for legitimate business purposes only. In addition, the credit union will provide a notice of adverse action to consumers when the credit union denies services or takes any action that is adverse to the consumer's interest based on information in a credit report.

The credit union may automatically report its members' payment records to a consumer reporting agency but will not respond to oral or written credit inquiries without the express permission of the member. All payment record submissions will be in full compliance with the requirements set forth in FCRA.

Unauthorized use of consumer credit reports or the disclosure of a member's financial information by an officer or employee of the credit union outside the scope of this policy may be grounds for disciplinary action, including dismissal.

## ***Privacy Policy***

We at NY Firefighters Bravest Federal Credit Union value the privacy of our members. You have chosen to do business with us, and we recognize our responsibility to keep the information you provide to us secure and confidential. We believe that all personal financial information specific to you that you provide NY Firefighters Bravest Federal Credit Union through any channel constitutes personal information. Protecting your privacy, along with your financial assets is our top priority. NY Firefighters Bravest Federal Credit Union is committed to servicing all the financial needs of its members. As a service to you, our member, we may share information with select third parties that can offer valuable products and services that may interest you. When we share information with other parties for marketing purposes, you can expect them to treat it with the same strict standards as your credit union.

This privacy policy, explains how we protect the privacy of your personal information and when we release information about you under certain situations, such as to maintain your account or other circumstances as required or permitted by law.

## ***INFORMATION WE COLLECT AND DISCLOSE TO OTHERS***

In the course of doing business, we collect and use various types of information, such as information available from public records and credit reports, as well as information you provide to us. We may also access information about you, such as credit reports, when considering a request from you for additional services or when exercising our rights under the law or any agreement with you. In addition, we collect information about you from the following sources:



- Information we receive from you on applications and other forms you submit to us, such as your name, address and social security number.
- Information about transactions with us, our affiliates or others such as account balances and payment history.
- Information we receive from credit reporting agencies, such as your credit worthiness and credit history.

We may also disclose all the information that we collect as described above. We do not disclose any non-public personal information about our members and former members to anyone, except as permitted by law.

### ***SHARING INFORMATION WITH THIRD PARTIES***

We may disclose non-public personal information about you to financial service providers such as insurance agents. We may also disclose non-public personal information about you to non-affiliates third party processors as necessary to complete transactions, maintain accounts and records, and as permitted by law. We may disclose all the information we collect as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We may also disclose information about you, under other circumstances, as permitted or required by law.

### ***CONFIDENTIALITY AND SECURITY OF INFORMATION***

Keeping your financial information secure is an important responsibility that is taken seriously at NY Firefighters Bravest Federal Credit Union. We value your trust and handle your information with care. We restrict access to non-public personal information about you except to those employees who need to know that information to provide products or services to you. Our policies and procedures emphasize the importance of keeping our members' information confidential. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.

### ***ACCURACY OF INFORMATION***

We make every effort to ensure that our records contain accurate, current and complete information. If you find that your account information is inaccurate, please call us at 518- 453-9748 or write to us at 532 Central Ave, Albany, NY 12206. We will promptly investigate and make any necessary changes to update our records.



### ***TERMINATION OF MEMBERSHIP***

If you decide to terminate your membership with NY Firefighters Bravest Federal Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

### ***YOU CAN OPT-OUT***

If you prefer that we do not disclose nonpublic information about you to non-affiliated third parties, you may opt out of those disclosures (other than disclosures permitted by law.) Non-member Joint Account holders, co-borrowers and guarantors may choose to opt out. (Should a Joint Account holder exercise this right, it will apply to everyone listed on that same account.)

If you do wish to opt out of our disclosures to non-financial companies (such as direct marketers sending material, at our request, to educate you about our services) please mail your request to us. Clearly print your name, address and your Credit Union Member Number. You must state that you do not wish to have your name and address disclosed to our mailing services.

Send notice to:  
532 Central Ave.  
Albany, NY 12206