



## **Cooperativa de Ahorro y Crédito de Barranquitas (Credicentro-Coop) Institution Privacy Policy**

At Credicentro Coop (Credicentro), we value the confidence our clients have on us. For this reason, we would like to inform about our Privacy Policy. The information that is considered private includes: your name, address, account numbers, social security, telephone, statements, account balances, transaction history, debit, and credit cards, also your payment capacity and credit history. The protection we offer to private information includes our share account owners and actual clients, also those that are no longer with the institution. The following are the principals that cover our privacy policy.

### **Recognizing Privacy Expectations**

At Credicentro we firmly believe in confidentiality and protection of all personal and financial information for all our clients, for wish we have established such protection as a basic responsibility in our institution, also recognizing the right of all person that their information be kept private and safe.

### **Gathering Information**

Credicentro Coop gathers information 1) that you have given us in applications 2) transactions made by you 3) given to us by third parties, such as workplace 4) other such as credit agencies.

### **Restrictions Sharing Financial Information**

Credicentro does not share with institutions or external entities private information of our clients, unless the following circumstances occur: 1) you request or authorize 2) information is given to complete transaction initiated by you 3) the information is requested by a recognized credit agency or 4) sharing the information is permitted by law for example: judicial requirement subpoena, fraud investigations or legal requirement of or regulators. Also, additional exception and as permitted by law, we could also share information to companies that will provide a product or service that will benefit our client. When in ocations we decide to share information, only when necessary to obtain purpose mentioned above. We will require these companies by contract to maintain strict confidentiality of the information, and limit utilization only for purposes needed. We will not use or share internal or external personal medical information, only to insurance

companies, which will be informed to client when information is obtained. Also, Credicentro will not provide personal information or account information to other entities for independent tele-marketing or direct marketing by mail of products or services nonfinancial offered by these.

### **Integrity of Information**

Credicentro has established internal procedures to assure that financial information is correct, actual, and complete by industry standards. If you understand that our records have incorrect or false information, please notify Credicentro. This will be investigated and corrected as soon as possible.

### **Personnel Limitations Accessing Information**

Employees and officials at Credicentro are obligated to comply with dispositions of code of ethics and institutional conduct that establishes information of our clients private, confidential and privileged and will only be used to provide available service of excellence the is needed. The access by human resource to personal information of clients is limited to those who have institutional reasons to know them. Giving information is a violation to the policy which implicates impositions to disciplinary actions.

### **Established Security Matters**

Credicentro protects your information according to security procedures and standards recognized in our policy and by law. Our system of information is found in safe surroundings that will prevent access by third persons. Our employees are trained to comprehend and comply with our safety measures.

### **Claims**

If you have any question or doubts regarding our privacy policy or have a claim, you can contact us by e-mail [info@credicentrocoop.com](mailto:info@credicentrocoop.com) or call by phone 787-857-3500. You can also write to our address:  
**Credicentro Coop**

**PO Box 686  
Barranquitas, P.R. 00794**

Test revised by the Board of Directors on March 25<sup>th</sup>, 2021.

(Original Signed)  
Leslie Hernandez Hernandez  
President  
Board of Directors

(Original Signed)  
Awilda Ortiz Colon  
Secretary  
Board of Directors