

Our Privacy Policy

At Encompass Niagara Federal Credit Union, we are committed to providing you with financial products that meet the full range of your financial needs. We are equally dedicated to protecting your privacy and safeguarding your personal information. As a member of our credit union, you also have a responsibility to safeguard your financial information.

Encompass Niagara FCU strictly adheres to the following policy to ensure that any information you supply to us will be held in complete confidence.

Encompass Niagara FCU will collect only the information that is necessary to conduct our business and provide you with competitive financial products and services.

Encompass Niagara FCU will protect your personal information. We will maintain strong security controls to ensure that member information in our files and computers are protected.

You will have full access to your information. As an Encompass Niagara FCU member, you will always have the opportunity to review your information and make any necessary changes to ensure that our records are complete and accurate,

We will share information regarding you with third parties only when, in our judgment, either (a) you have authorized the sharing of information, (b) we have previously informed you in disclosures that we will share information, (c) we are compelled by law or valid court order to do so, or, (d) we have entered into an agreement with a third party for support services (in which case the third party will also agree to maintain the confidentiality of our members' information).

Encompass Niagara FCU will partner only with businesses that follow the same strict confidentiality requirements. The businesses we select will offer products designed to enhance our members' economic well-being. Under no circumstances will we authorize these firms to charge your account without your expressed consent, and we will not sell member information to telemarketing firms.

Encompass Niagara FCU will offer you a choice in how your information is used. Any member of our credit union may elect to keep their information from being shared with our business partners. We will inform you on how to exercise your choice, and we will take all reasonable steps to make sure your requests are followed. At least once a year we will remind all members of their right to do so.

Any information provided at Encompass Niagara FCU through this website will be utilized according to the above privacy principles.

If you have any additional questions or concerns, please contact our office during regular business hours at (716)236-7678 or e-mail us at encompass@roadrunner.com