

CLEARWATER POWER COMPANY
Lewiston, Idaho 83501

POLICY BULLETIN NO. 140

SUBJECT: Lending Privacy Policy

POLICY:

Clearwater Power Company (Cooperative) recognizes preserving trust is a core value and Members expect the Cooperative to protect and use the information provided to it responsibly. Non-public personal information regarding the Member is collected by the Cooperative from the following sources:

- Information received from the Member on applications or other forms, such as employment information, assets, and other such information;
- Information regarding transactions with the Cooperative, its affiliates, or others, such as loan payment history or account balances;
- Information received from a credit reporting agency, such as the number of open credit accounts or information on delinquent credit accounts;
- Information received from other parties, such as a work history obtained from an employer.

The Cooperative does not disclose any non-public personal information regarding Members or former Members to anyone, except as permitted by law. However, the Cooperative may disclose non-public personal information about its Members to non-affiliated third parties as permitted by law. In general, disclosures are to parties that provide services for the Cooperative so that transactions and services requested by the Member may be processed more efficiently. Any information collected by the Cooperative (other than medical information) may also be disclosed to parties with whom the Cooperative has an agreement to jointly offer or sponsor products or services. Agreements with those parties require that Members' information be used responsibly and limits their ability to share such information with other parties.

The Cooperative does not share, internally or externally, personally identifiable medical information for any purpose except to process financial transactions or to provide service that Member has requested.

The Cooperative has security practices and procedures in place to prevent unauthorized access to Members' information. These security practices, which safeguard Members' information, help to protect against the criminal use of such information.

The Cooperative restricts access to non-public personal information regarding Members to those employees who require knowledge of information in order to provide products or services to Members. Safeguards that comply with federal standards to protect Members' nonpublic personal information are maintained by the Cooperative.

RESPONSIBILITY:

General Manager and Manager of Financial and Office Services

PROCEDURE:

As outlined in the above written policy.

SOURCE: Adopted by Board Resolution – May 23, 2001.
Amended in Part – July 18, 2007; February 26, 2013.
Board Reviewed – July 21, 2010.