

SYLVANIA AREA FCU PRIVACY NOTICE

SAFCU, your member owned financial institution, is committed to providing you financial products and services to meet your needs and reach your financial goals. We are equally committed to protecting our members' privacy. You can be confident that your financial privacy is a priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact member service representatives at (419)882-3525.

INFORMATION WE COLLECT AND DISCLOSE ABOUT YOU

We collect non-public personal information about you from the following sources:

- *Information we receive about you on applications and other forms
- *Information about your transactions with us and others
- *Information we receive from a consumer reporting agency
- *Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions

We may disclose all the information we collect, as described previously, to companies that perform marketing services on our behalf or to other financial institution with whom we have a joint marketing agreement. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the member information we provide to other third parties. In order to conduct the business of the credit union, we may also disclose non-public personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records. If you terminate your membership with SAFCU, we will not share information we have collected about you, except as permitted or required by law.

CUSTOMER IDENTIFICATION POLICY (CIP)

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 and account. What this means for you: When you open and account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your drivers' license or other identifying documents.

HOW WE PROTECT YOUR INFORMATION.

We restrict access to non-public personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your non-public personal information.

WHAT YOU CAN DO TO HELP PROTECT YOUR PRIVACY.

SAFCU is committed to protect the privacy of its members. Members can help by following these simple guidelines:

- *Protect you account numbers, card numbers, PINs(personal identification numbers) and passwords. Never keep your PIN with your debit or credit card which can provide free access to your accounts if you card is lost or stolen.
- *Use caution when disclosing your account numbers, social security numbers, etc, to other persons. If someone calls you and explains the call is on behalf of the credit union and asks for your account number you should beware. Official credit union staff will have access to you information and will not need to ask for it.
- *Keep you information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If you address or phone number changes, please let us know. We are here to serve you. If you have questions concerning this notice, please do not hesitate to call us.