

**TRI STATE AREA FEDERAL CREDIT UNION (TSAFCU)
FKA HOOSICK FEDERAL CREDIT UNION (HFCU)
PRIVACY POLICY**

The National Credit Union Administration (NCUA) adopted a privacy rule applicable to all federally insured credit unions, including TSAFCU, as required by the Gramm-Leach-Bliley Act. TSAFCU has developed an official privacy policy to comply with this rule. You'll find the policy below. You'll also find our policy as it relates to the Children's Online Privacy Protection Act.

PRIVACY POLICY

TSAFCU is owned by members and run by a board of directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you a privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact a member service representative at 518-686-4504.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider.

Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we work only 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 to other third parties the information we provide them.

Information we collect and disclose about you:

We collect the following nonpublic personal information about you from a variety of sources and may disclose all the information we collect to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements:

- From membership and loan applications and other forms, we obtain information such as name, address, social security number and income.
- From your transactions with us or other companies that work closely with us to provide you with financial products and services, we obtain information such as your account balances, payment history, parties to transactions and credit card usage.
- From consumer reporting agencies, we obtain information such as your creditworthiness and credit history.
- From verifications of information you provide on applications and other forms, we obtain information from current or past employers, other financial institutions and other sources listed on the application.
- We may also disclose information we collect about you under other circumstances as permitted or required by law.

These disclosures typically include information to process transactions on your behalf, conduct the operations of the credit union, follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with TSAFCU, we will not share information we have collected about you, except as permitted by law.

How we protect your information:

We restrict access to nonpublic 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 nonpublic personal information.

CHILDREN'S ONLINE PRIVACY PROTECTION ACT STATEMENT

The online financial services offered through Tri State Area Federal Credit Union's (TSAFCU) website are not designed towards children under the age of 13. We do not knowingly solicit, collect, maintain or use personal identifiable information from children without parental or guardian consent. Should we receive online information from any child we will only use this information to respond directly to the child's request, notify parents, or seek parental or guardian consent. If you believe your child has provided personally identifiable information to us, please contact us at 518-686-4504. For more information about the Children's Online Protection Act (COPPA) please visit the Federal Trade Commissioners website at www.ftc.gov.