

PRIVACY POLICY

TRI STATE AREA FEDERAL CREDIT UNION (TSAFCU)

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. As a consumer, you have the right to limit some of the information sharing we do, but not all

How we protect your information:

We maintain physical, electronic and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information. Our culture incorporates good ethics and strong morals. Our employees are trained in the importance of maintaining confidentiality and member privacy.

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. 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 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:

All financial companies need to share customers' personal information to run their everyday business. We may also disclose information we collect about you under other circumstances as permitted or required by law.

The types of personal information we collect and share primarily depend on the product or service you have with us. This information can include:

- Social Security number and Name, Address and Income
- Account balances and payment history
- Credit history

TSAFCU shares your personal information for everyday business purposes, such as, to open an account, use your debit/credit card, pay your bills, process your transactions, maintain your account(s), apply for a loan, respond to court orders and legal investigations, or report to credit bureaus. You cannot limit this sharing.

TSAFCU shares your personal information for our marketing purposes to offer products and services to you. You cannot limit this sharing.

Please note: If you are a new member, we can begin sharing your information 30 days from the date we sent or gave this notice.

How to limit sharing:

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes, such as information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

TSAFCU does not share your personal information for affiliates' everyday business purposes, information about your transactions, experiences, or creditworthiness, as TSAFCU has no affiliates.

TSAFCU does not share with nonaffiliates so they can market to you.

TSAFCU does share your personal information for joint marketing with other financial companies, such as investment companies, insurance companies and other financial service providers. You may request we limit this sharing.

When you limit sharing for an account you hold jointly with someone else, the choice to limit sharing applies to everyone on the account unless you specify it applies only to you.

When you are *no longer* our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

To limit sharing who may do any of the following:

- Call 518-686-4504
- Email info@tsafcu.com
- Stop by any branch location

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.