

**Crouse Federal Credit Union
Opt Out Notice**

If you prefer that we not disclose nonpublic personal information about you to non-affiliated third parties, you may opt out of those disclosures; that is you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may do so by checking the box below, signing and dating on the lines indicated, and mailing this document back to us at:

Crouse Federal Credit Union
730 S Crouse Avenue
Syracuse, NY 13210

I prefer that you not disclose that information except as permitted by law.

Print Your Name

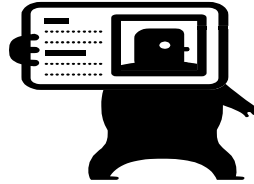
Your Signature

Account Number

Date

SERVICES UPDATE

- Savings
- Share Draft Checking
- Home Banking
- e-Statements
- Certificates of Deposit
- ATM, Visa Check Cards
- Visa Credit Card
- Christmas & Vacation Clubs
- Loans (Secured and Unsecured)
- Travelers Checks
- Money Orders
- Mortgage Referral
- Notary Service
- Postage Stamps
- And more



Protect Yourself From ID Theft

- ◆ Only carry the credit cards that you need in your wallet.
- ◆ Keep all sensitive documents, checkbooks, and credit cards in a secure place.
- ◆ Do not leave mail in your mailbox.
- ◆ Sign up for automatic payroll deposits.
- ◆ Keep passwords hidden (even in your home) and change them frequently.
- ◆ Switch from paper bills, statements, and checks to online versions.
- ◆ Do not respond to suspicious e-mails.
- ◆ Get a copy of your credit report at least once a year. (www.annualcreditreport.com)
- ◆ **Be assured that your credit union will never request personal and/or account information via an e-mail request or text message..**

Crouse Federal Credit Union

730 South Crouse Avenue
Syracuse, New York 13210

"Your change will become dollars"

FINANCIAL PRIVACY LAW

THIS NOTICE CONTAINS IMPORTANT INFORMATION ABOUT THE PRIVACY OF PERSONAL INFORMATION THAT CROUSE FEDERAL CREDIT UNION COLLECTS ABOUT ITS CUSTOMER AND HOW THAT INFORMATION IS USED.

From the time it was founded, Crouse Federal Credit Union has always valued its customers' privacy highly. We have protected your confidential information in many ways over the years, and will continue to do so using state-of-the-art measures. We never lose sight of the fact that our customers' trust is our most treasured asset. You can rest easy knowing that our corporate focus is the protection of your privacy in your dealings with us. When the new law went into effect, we did not have to make any changes to our policy or practices to be fully in compliance. If you ever have any questions about the confidentiality of your information in our hands, please contact us at 315-470-7928. Every day, we appreciate your business. Thank you for banking with Crouse Federal Credit Union.

We would like to inform you, as a member of Crouse Federal Credit Union, about the information we collect about our customers, the sources of that information, the customer information we disclose to our affiliates and unaffiliated third parties, and the circumstances in which we do so.

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency.

We may disclose the following kinds of nonpublic personal information about you:

- Information that we receive from you on an application such as your assets, liabilities, income and employment history (for example, to determine whether a loan you have applied for is saleable in the secondary market.)
- We may disclose information that we receive from you on an application such as existing loan balances to be paid from our loan proceeds (for example, to persons who will be involved in the closing of the loan, such as attorneys and title companies)
- We may disclose information that we receive from processing your accounts with us, such as balance information (for example, to the operator of the interchange that processes our ATM and debit card transactions).
- We may disclose information that we receive from processing your accounts with us (for example, whether there are sufficient funds in the account to pay a check that you have written, such as in response to a merchant to whom you are giving a check in payment of articles you have purchased).
- We may disclose information that we have about you, such as your name and address and account balances (for example, to our insurance/securities affiliate to determine what products they offer that would be of interest to you).

- We may disclose information that we have about you, such as your name and address (for example, to an insurance company that we have a joint marketing arrangement with).
- We may disclose information we receive from a consumer reporting agency/credit bureau, such as your creditworthiness and credit history.

We may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as insurance agents, mortgage brokers.

We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Please help us to keep your account information safe.

Should your address or name change; you must make changes directly with the credit union. A forwarding address by postmaster or changing your address with your employer will not insure changes being made to your account.

If you have questions, please call us at 315 470-7928.

Brochures/Privacy Statement 092009

Crou\$e Federal Credit Union

The Credit Union cannot conduct any transactions without proper identification. This is for your protection as well as ours. Employee badge or other valid identification will be accepted.

If you telephone the Credit Union seeking your balance, please have your account number. *Please keep us informed of your current mailing address.*

Social Security Number Advice

You are required to provide your SSN for:

- Income Records
- Medical records
- Credit bureau records
- Loan Applications
- Vehicle Registrations

You can and may want to refuse to provide your SSN in these situations:

- As driver's license number
- On personal checks
- Over the phone
- On club memberships
- On address labels
- As identification for store purchases/refunds
- As general identification



Government-issued Identification is required for ALL activity conducted at the Credit Union. Examples of acceptable ID are: driver's license, passport, as well as another approved document. Personal identification helps us to make certain that access to your account is available to you and no one else. When we ask for 2 forms of ID....It's for everybody's protection!