



2011 MEMBER PRIVACY POLICY

A Private Note to Our Members:

Your Credit Union is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with your Credit Union.

As a member of your Credit Union, you also have a responsibility to safeguard your financial information.

To ensure that you can rely upon the quality of products and services we make available, your Credit Union stands behind the following privacy policy:

- Your Credit Union will collect only the personal information that is necessary to conduct your business. That means just what is necessary to provide competitive financial products and services -- no more.
- Your Credit Union will protect your personal information. Your Credit Union will maintain strong security controls to ensure that member information in our files and computers is protected. Where appropriate, we will use security coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions and protect member confidentiality.
- You will always have access to your information. As a member of your Credit Union, you will always have the opportunity, during regular business hours, to review your information and make necessary changes to ensure that the records are complete and accurate.
- Your Credit Union will only share information when absolutely necessary. We will only share information to administer the products and services we provide, when required to do so by the government, or when we partner with other businesses to offer broader array of products and services.
- Your Credit Union will partner only with businesses that follow strict confidentiality requirements. The businesses we select will offer products designed to enhance your well-being. Under no circumstances will we authorize these firms to charge your account without your express consent, and we will not sell member information to telemarketing firms.
- Your Credit Union will offer you a choice in how your information is used. Any member of our Credit Union may elect to keep information from being shared with our business partners. We will inform you on how to exercise your choice, and we will take all reasonable steps to make sure your requests are followed. At least once a year, we will remind all members of their right to choose.
- Desire to opt out. If you wish to opt out of having your information shared with our business partners, please sign this form, where indicated, and return it to your Credit Union either in person, via fax (814-535-5146) or via U.S. Mail (1152 Franklin St. Johnstown, Pa. 15905). If you exercise your right to opt out, your Credit Union may be required to not offer you certain services, such as VISA accounts, ATM and debit cards, checking accounts and loan products. Ask for details if you wish to exercise your opt out right.

I wish not to have my information shared**:

signature _____ Date _____

**certain services may not be available, see above
Return a copy of this signed form as per instructions above.