

<b>FACTS</b>	<b>WHAT DOES THREE RIVERS FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>
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<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
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<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>· Social Security number and income;</li> <li>· account balances and payment history;</li> <li>· credit history and credit scores.</li> </ul> <p>When you close your account, we continue to share information about you according to our policies.</p>
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<b>How?</b>	All financial companies need to share customers’ personal information to run their everyday business – to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their customers’ personal information, the reason Three Rivers chooses to share, and whether you can limit this sharing.
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Reasons we can share your personal information:	Does Three Rivers share?	Can you limit my sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, and report to credit bureaus	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates’ everyday business purposes</b> – information about your transactions and experiences	No	We don’t share
<b>For our affiliates’ everyday business purposes</b> – information about your creditworthiness	No	We don’t share
<b>For nonaffiliates to market to you</b>	No	We don’t share

<b>Questions?</b>	Call 1.800.825.3641 or go to <a href="http://www.3riversfcu.org/privacy">www.3riversfcu.org/privacy</a> .
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**What we do**

<b>How does Three Rivers protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does Three Rivers collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>· open an account or deposit money;</li> <li>· pay your bills or apply for a loan;</li> <li>· use your credit or debit card.</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes - information about your creditworthiness;</li> <li>• affiliates from using your information to market to you;</li> <li>• sharing for nonaffiliates to market to you.</li> </ul> State laws and individual companies may give you additional rights to limit sharing.

**Definitions**

<b>Affiliates:</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>· <i>Three Rivers has no affiliates.</i></li> </ul>
<b>Nonaffiliates:</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>· <i>Three Rivers does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing:</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include: <ul style="list-style-type: none"> <li>· <i>Insurance providers</i></li> <li>· <i>Investment services</i></li> <li>· <i>Trust services</i></li> </ul>

The Credit Union's Website. Use of our website or linking to a site we sponsor may require the use of "cookies," which are small pieces of information a website stores on a visitor's web browser to remind the site about the user the next time the site is visited. We do not store confidential or sensitive information through the use of cookies. Our use of cookies enhances our member's on-line transactions and eases navigation through our website. For certain applications, such as on-line transactions, cookies are required to help protect the privacy of a member's transactions by, for example, terminating the session if the member forgets to log out. We collect e-mail addresses from members who request electronic services, and from users of our website who choose to provide their addresses.

Security. We are committed to taking every reasonable precaution to protect individual information that you provide to us. We restrict access to nonpublic personal information about you to employees who need to know that information to provide products or services to you. We also maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Notices and "Joint Relationships". Except where expressly required by applicable law, we will provide all notices to the person (member) listed first on any application, agreement or other

relevant document with us. The notice will be mailed to the address noted for said person on the application, agreement or other document. If this person (member) has agreed to receive notices and disclosures electronically, then we can send all such notices and notifications, to the e-mail or Internet address provided by said person. All joint owners, borrowers and guarantors agree to the receipt and sufficiency of any notice or notification sent according to this paragraph.

Modification. The Credit Union reserves the right to modify, change or amend this Privacy Policy and Agreement at any time without notice other than as expressly required by applicable law.

What Members Can Do To Help. Protect your account numbers, card numbers, PINs (Personal Identification Numbers), and passwords. In particular, never keep your PIN with your debit card or credit card, as that makes you vulnerable in the event you lose your card or your card is stolen. Use caution in revealing account numbers, social security numbers, etc., to other persons. In particular, if a caller tells you he/she is calling you on behalf of the Credit Union and asks for your account number, you should beware. Legitimate Credit Union staff would already have access to that information. It is important that the Credit Union has current information about how to reach you. If we detect potentially fraudulent use of your account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

Protecting Children. We do not knowingly solicit or collect data from children and we do not knowingly market to children online. We recognize that protecting children's identities and on-line privacy is important and that responsibility rests with us and with parents.