



Member Privacy Policy Effective March 31, 2010

We understand the importance of protecting the privacy of our members. As such, we are committed to maintaining the confidentiality of each member's financial records consistent with state and federal laws. The following sets forth our policies regarding our use and protection of your financial information.

During the course of business we collect nonpublic personal information about you from the following sources:

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

Generally, we may share all information we collect about you as described above, with nonaffiliated third parties to complete transactions and maintain accounts and related records (such as data processing transactions and records). We may also share such information with select nonaffiliated third parties if:

- 1) you request or authorize it; 2) the information is provided to help complete a transaction initiated by you;
- 3) the information is provided to a consumer reporting agency in accordance with the Fair Credit Reporting Act; or
- 4) the disclosure otherwise is lawfully required or permitted.

Also, we may enter into agreements with other businesses to provide support or services to us or for one or more of our products, such as mailing houses that assist us in delivering your statements and other promotional materials.

Under certain circumstances we may also enter into joint marketing agreements with other financial service providers, such as mortgage bankers, securities broker-dealers, and insurance companies and agents.

Before entering into relationships with such entities, we require them to agree to safeguard our member's information and to comply with all applicable privacy laws.

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Furthermore, we may also disclose nonpublic personal information about you to other nonaffiliated and affiliated third parties not described above as permitted by law and by our policies.

Because of the limited way we share information with nonaffiliated third parties, we are not required to provide you with the opportunity to opt-out from the disclosure of information to nonaffiliated third parties. If you decide to terminate your membership or become an inactive member, we will adhere to the privacy policies and practices as described in this notice.

Pursuant to the Fair Credit Reporting Act ("FCRA"), it is the Credit Union's practice to share Transaction/Experience Information (as defined by the FCRA) with its affiliates and nonaffiliated third parties to the extent permitted by law.

We restrict access to your personal and account information to those employees who need to know that information to provide products and services to you. Our employees access information about you when needed to administer your accounts, to provide requested services, or in response to a legally valid outside request or order (such as a subpoena). In addition, our employees may also access information to exercise our rights under the law or pursuant to any agreement with you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

We strive to ensure that our records contain accurate information about you. If you see any inaccuracies in your statements, please call (800) 954-BEAR (2327). We will promptly investigate and make any necessary changes to update your records.

We reserve the right to revise our policy as our business needs change or as the law requires. If we revise our policies, we will provide our active members with copies of our new policies at that time.

