

Disclosures

When you bank at CitizensFirst, what you see is what you get. We believe in providing fair rates and full disclosures on everything we do, so below you will find everything you need to know about your:

Personal Accounts

- Account Summary (/wp-content/uploads/2014/02/Consumer_Fee_Schedule-2013.pdf): Describes the general and fee information you need to know on our savings, checking and money market accounts.
- Funds Availability (/wp-content/uploads/2014/02/Funds-Availability.pdf): Describes your ability to withdraw funds from transaction accounts.
- Membership & Account Agreement (/wp-content/uploads/2014/02/Membership_Account-Agreement-Personal.pdf): Outlines the rights and responsibilities for account owners and CitizensFirst.
- Truth in Savings (/wp-content/uploads/2014/02/Truth-in-Savings.pdf): Where you find rates, fees and terms that are applicable to any deposit accounts at CitizensFirst.
- Electronic Funds Transfer (/wp-content/uploads/2014/02/Electronic-Funds-Transfer.pdf): Covers the rights and responsibilities concerning electronic funds transfer (EFT) services at CitizensFirst (like CheckCard transactions, Health Savings debit card transactions, Memberline telephone banking transactions, Online Banking and eBillPay transactions, direct deposit of paychecks, etc.)
- RateFirst & RewardsFirst Credit Card Disclosures (/wp-content/uploads/2014/02/CreditCardDisclosures-RateRewards.pdf): Details the rates, fees and grace period on our Visa RateFirst and Visa RewardsFirst cards.

Business Accounts

- Business Account Summary (/wp-content/uploads/2014/02/BusinessAccountFeeSchedule2011.pdf): Describes the general and fee information you need to know on our business savings, checking and money market accounts.
- Business Membership Account Agreement (/wp-content/uploads/2014/02/Membership_Account-Agreement-Business.pdf): Outlines the rights and responsibilities for Business account owners and CitizensFirst.

Additional Resources

- The NCUA Share Insurance Calculator (<http://webapps.ncua.gov/ins/>)
- The NCUA Your Insured Funds Booklet (<http://www.ncua.gov/Legal/GuidesEtc/GuidesManuals/NCUAYourInsuredFunds.pdf>)

Privacy Policy

FACTS

What does CitizensFirst Credit Union do with your personal information?

WHY?

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.

WHAT?

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

This information can include:

- Social Security Number and account transactions
- credit card or other debt and credit history
- transaction history and transaction or loss history

When you are no longer our member, we continue to share your information as described in this notice. HOW? All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons that CitizensFirst choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CitizensFirst share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No

For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about you creditworthiness	No	We don't share
For our non-affiliates' to market to you	No	We don't share

Questions?	Call toll-free 1-800-448-9228
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What do we do?

How does CitizensFirst protect my personal information?	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.
How does CitizensFirst collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account or show your government-issued ID • apply for financing or provide account information • show us your driver's license We also collect your personal information for others, such as credit bureaus, affiliates or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <i>CitizensFirst Credit Union has no affiliates.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <i>CitizensFirst Credit Union does not share with our nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <i>CitizensFirst Credit Union doesn't jointly market.</i>

Protecting Children

CitizensFirst Credit Union recognizes that protecting children's identities and privacy online is important and that the responsibility rests with both the online industry and the parents. The Credit Union does not collect any personal information on children through its website, but does offer online links through the website to various child-oriented sites. We encourage parents and guardians to monitor children under 13 when the children are online and to participate in any interactive activities offered on the website. Please be advised that any site-collecting information from children under the age of 13 must conform to the Children's Online Privacy Protection Act of 1998 (COPPA). Please visit the privacy link on the student site for more information.

Security Policy

Server Security

By utilizing Digital Certificate technology, CitizensFirst Credit Union ensures the accuracy and security of any data that is transmitted to us using our secure forms. Digital encryption technology utilizes a long set of codes to scramble and then decode information.

A digital key is a special number, or group of numbers, that is carefully chosen to have certain mathematical properties. Depending on the encryption algorithm being used, the key may be a large random number, or a set of related numbers. These keys are the basis for on-line identity verification.

Once information has been scrambled using the public set of keys for CitizensFirst Credit Union, the only place they can

Once information has been scrambled using the public set of keys for CitizensFirst Credit Union, the only place they can ever be decoded is on our secure server. This data is not shared with, or sold to, any other institution or group.

Browser Security

Another very important part of this technology has to do with secure browsers. Most modern browsers easily handle encryption codes, however, if you are using an older browser version, it would be wise to upgrade now. This way you will know you have the best security protection available.

To test your current browser, see the information below. There are several ways to tell if the security is working properly.

When you enter a secure website area:

- A small window may appear notifying you that you are entering a secure area and will ask you if you want to continue.
- Once you have entered the secured area, the website address will change. It will now read https:// instead of http://. The 's' denotes Secure Mode. If you don't see https:// at the beginning of the website address, you are not in a secure website area.
- Also, once you have entered the secured area, a small graphic (either a key or closed padlock) should appear in the lower right hand corner of the browser window.

E-mail Notice

Please note that e-mails are not secure transmissions. Please do not include any confidential information in your e-mail such as your account number, social security number or any other personal information you would like to keep private. Please use the regular mail or telephone instead.

Terms & Conditions

Please read these terms and conditions carefully. CitizensFirst Credit Union requires that all visitors to our Internet site ("the Site") comply with the following rules and regulations. If you do not agree to all of these terms or conditions, do not access the Site.

Copyright

Copyright in the pages, text and images appearing at the Site are owned by CitizensFirst Credit Union unless otherwise indicated. You may download copyrighted material for your personal or educational use only. The information and materials may not be copied, distributed, transmitted, published, used to create derivative work or otherwise used for public or commercial purposes without the express written permission of CitizensFirst Credit Union.

Third Party Content

CitizensFirst Credit Union provides links to other web sites. As such, CitizensFirst Credit Union is acting merely as a distributor of information. Any services, offers, statements or other information found at these other website, are those of the third party and not of CitizensFirst Credit Union. Investment products and services are NOT credit union deposits and are NOT insured by NCUA; are NOT guaranteed by CitizensFirst Credit Union; and are subject to substantial risk, including the possible loss of some or all of the principal.

Limited Liability

While we will use our best efforts to provide accurate and up-to-date information on the Site, we make no warranties as to the accuracy of the information. You agree that your use of the Site is at your own risk. By your use of the Site, you acknowledge that we disclaim any liability for any damages arising in connection with your access to or use of the Site.

You agree that your use of the Site shall be governed by all applicable Federal laws and the state of Wisconsin and agree that venue shall be located at Oshkosh, Wisconsin.

Loans

- Auto & Recreational Loans (/loans/vehicle-loans/)
- Mortgage & Equity Loans (/loans/mortgage-equity-loans/)
- Personal Loans (/loans/personal-loans/)
- Loans For Business (/loans/loans-for-business/)

Spend & Save

- Checking Accounts (/save/checking-accounts/)
- Credit Card (/save/credit-card/)
- Deposit Accounts & CDs (/save/deposit-accounts-cds/)
- Wealth Management (/save/wealth-management/)

Business

- Business Tools (/business/business-tools/)
- Business Savings Products (/business/business-savings-products/)
- Loans For Business (/loans/loans-for-business/)

Access Your Account

- Login to Online Banking
(<https://cuonline.citizensfirst.com/servlet/SLogin?template=%2Fc%2Flogin%2Fsloginsc.vm&login=true>)

How can we help?

- Find a location (/locations-atms/)
- Contact Us (/blog/contact-us/)
- Join Now (/about-us/join-now/)
- Careers (/careers/)
- Disclaimers & Disclosures (/disclosures)



(<http://www.citizensfirstcu.com>) (<http://www.citizensfirstcu.com>) (<http://www.citizensfirstcu.com>) (<http://www.citizensfirstcu.com>) (<http://www.citizensfirstcu.com>)



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(http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp) Federally insured by NCUA

(<http://www.ncua.gov/Pages/default.aspx>)