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Privacy Notice

FACTS: WHAT DOES PRR SOUTH FORK FEDERAL 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 balances
- account transactions and credit history
- credit scores and payment 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 PRR South Fork Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

For our everyday business purposes -

such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus

Does PRR South Fork Federal Credit Union share? Yes

Can you limit this sharing? No

For our marketing purposes -

to offer our products and services to you

Does PRR South Fork Federal Credit Union share? Yes

Can you limit this sharing? No

For joint marketing with other financial companies -

Does PRR South Fork Federal Credit Union share? Yes

Can you limit this sharing? No

For our affiliates' everyday business purposes -

information about your transactions and experiences

Does PRR South Fork Federal Credit Union share? No

Can you limit this sharing? We don't share

For our affiliates everyday business purposes -

information about your creditworthiness

Does PRR South Fork Federal Credit Union share? No

Can you limit this sharing? We don't share

For our affiliates to market to you

Does PRR South Fork Federal Credit Union share? No

Can you limit this sharing? We don't share

For nonaffiliates to market to you

Does PRR South Fork Federal Credit Union share? No

Can you limit this sharing? We don't share

Questions?

Call 814-495-5150 or go to www.prrsouthfork.com

What we do

How does PRR South Fork Federal Credit Union 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. We have physical, electronic and procedural safeguards that comply with federal standards to guard your non-public information.

How does PRR South Fork Federal Credit Union collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- use your credit or debit card or show your driver's license
- give us your wage statements

We also collect your personal information from 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

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State law 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 nonfinancial companies.

- *PRR South Fork Federal Credit Union has no affiliates*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), mortgage service companies, consumer reporting agencies, data processors, and check/share draft printers*

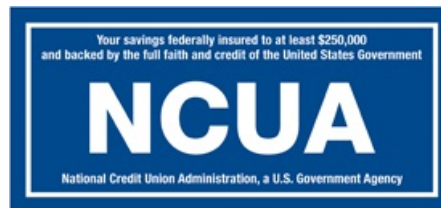
Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT*

Hours of Operation

Monday - 9am to 4pm
Tuesday - 9am to 4pm
Wednesday - 9am to 4pm
Thursday - 9am to 4pm
Friday - 11 am to 6pm
Saturday - Closed
Sunday - Closed



Location

PRR South Fork Federal Credit Union

P.O. Box 195 220 Main Street South Fork, PA 15956

Phone: (814) 495-5150

Fax: (814) 495-4521

General Email: prrsouthfork@yahoo.com

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