

**Pittsburgh Firefighters
Federal Credit Union
Privacy Policy**

POLICY STATEMENT

The Board of Directors, Committee members, management, and staff of Pgh Firefighters FCU are concerned about and respect the privacy of our members' nonpublic personal information. We understand that our members furnish sensitive information to the credit union in the course of daily business, and the credit union is committed to treating such information responsibly. We know that our members expect privacy and security for their personal and financial affairs.

Pgh Firefighters FCU take all the necessary steps to safeguard sensitive information that has been entrusted to us by our members. The following Privacy Policy outlines practices regarding nonpublic personal information for members and others with which we establish a "member relationship," pursuant to 12 CFR §716 of NCUA's Rules and Regulations.

Types of Information that the Credit Union Collects

Pgh Firefighters FCU collects nonpublic personal information from many sources. The credit union collects nonpublic personal information directly from members, joint owners, co-borrowers, and guarantors on various applications and forms, for example, loan applications, deposit account applications, and requests for information about accounts or products and services.

The credit union collects information as a result of transactions between the credit union and such individuals and as a result of providing our products and services. This includes transaction information from share drafts, debits cards, credit cards, and electronic transfers.

The credit union also collects information from consumer reporting agencies.

Nonpublic personal information does not include information the credit union obtains from government records, widely distributed media, or government-mandated disclosures.

Types of Information the Credit Union Discloses

Pgh Firefighters FCU does not disclose any nonpublic personal information to any nonaffiliated or affiliated third party.

By law the credit union may disclose certain nonpublic personal information when permitted, for example, to perform transaction processing for a transaction, service or product authorized by the member; to enforce the credit union's legal or contractual rights; to comply with federal, state, or local laws, rules, and other applicable legal requirements

Former Members

Pgh Firefighters FCU will adhere to the privacy policies and practices as described within for former members (who have terminated membership) or inactive members.

Safeguarding Member Information

Pgh Firefighters FCU will protect member privacy by ensuring that only employees who have a business reason for knowing information have access to it.

Pgh Firefighters FCU will maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard member information.

PRIVACY DISCLOSURE

The CEO/Manager will prepare a Privacy Notice in accordance with the Boards Privacy Policy. The most recent notice will be attached to and become part of this policy.

Timing and Distribution of Notices

- 1) The first privacy disclosures ("initial notice") will be provided by April 2001 to all existing members.
- 2) The credit union will provide new members with a privacy disclosure when the person becomes a member of the credit union.
- 3) On an annual basis the credit union will provide each member with an "annual" privacy disclosure.

Privacy Policy - Attachment # 1

(Addendum to Privacy Policy)

Pgh Firefighters FCU, your member owned financial institution, is committed to providing you with financial products and services to meet your needs and reach your financial goals. We are equally committed to protecting our members' privacy. You can be confident that your financial privacy is a priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard you personal financial information. If you have any questions, please contact a member service representative at 412-928-8500 or toll-free at 800-992-9593.

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us or others; and
- Information we receive from a consumer reporting agency

We do not disclose any nonpublic personal information about you to anyone, except as permitted by law.

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.

We restrict access to your personal and account information to those employees and volunteers who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

ATTACHMENT #1

Privacy Policy

THIS IS YOUR PRIVACY POLICY DISCLOSURE AND INSTRUCTIONS. IT CONTAINS IMPORTANT INFORMATION CONCERNING OUR PRIVACY POLICY AND INCLUDES NECESSARY DISCLOSURES AS REQUIRED BY THE GRAMM-LEACH-BLILEY ACT (15 U.S.C., CR. 94, §6801 ET SEQ.) AND THE NATIONAL CREDIT UNION ADMINISTRATION RULES AND REGULATIONS (12 CFR 716) AND ANY SPECIAL INSTRUCTIONS REGARDING YOUR OPTING OUT OF DISCLOSING NONPUBLIC INFORMATION. PLEASE BE CERTAIN TO READ THESE DISCLOSURES AND INSTRUCTIONS CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

Throughout these Disclosures and Instructions, the references to "We", "Us", "Our" and "Credit Union" mean PITTSBURGH FIREFIGHTERS FEDERAL CREDIT UNION. The words "You" and "Your" mean each person applying for and/or using any of the services offered by Us. "Account" means any account or accounts established for You.

Categories of information We collect. We collect nonpublic personal information about You from the following sources:

- Information We receive from You on applications or other forms;
- Information about Your transactions with Us, Our affiliates, or others; and
- Information We receive from A consumer reporting agency.
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Categories of information We disclose about existing and former members. We may disclose the following kinds of nonpublic personal information about you:

- Information We receive from You on applications or other forms, such as Your name, address, social security number, assets, and income;
- Information about Your transactions with Us, Our affiliates, or others, such as Your account balance, payment history, parties to transactions, and credit card usage and
- Information we receive from a consumer reporting agency. such as Your credit worthiness and credit history,

Categories of parties to whom We disclose information about existing and former members. We may disclose nonpublic personal information about You to the following types of third parties:

- Financial service providers, such as mortgage bankers, securities broker-dealers, credit union service organizations; and insurance agents;
- Non-financial companies, such as retailers, direct marketers, airlines, and publishers; and
- Others, Such as non-profit organizations.

We may also disclose nonpublic information about you to nonaffiliated third parties as permitted by law.

Information disclosed to service providers and joint marketing companies about existing and former members. We may disclose the following information to companies that perform marketing services on Our behalf or to other financial institutions with whom We have joint marketing agreements:

- Information We receive from you on applications or other forms, such as Your name, address, social security number, assets, and income;
- Information about Your transactions with Us, Our affiliates, or others, such as Your account balance, payment history, parties to transactions, and credit card usage; and
- Information We receive from a consumer reporting agency, such as Your creditworthiness and credit history.

Your right to request that We not disclose information about You. If You prefer that We not disclose nonpublic information about You to affiliated and nonaffiliated third parties, You may opt out of those disclosures, that is, You may direct Us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to affiliated and nonaffiliated third parties, You may call Us toll-free at (800) 992-9593.

Our policy and practices protecting the confidentiality and security of Information We have about You. We restrict access to nonpublic personal information about You to those employees who need to know that information to provide products or services to You. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard Your nonpublic personal information.

PITTSBURGH FIREFIGHTERS FEDERAL CREDIT UNION
500 South Main Street Pittsburgh, PA 15220-0577
Phone: (412) 928-8500 or 1-800-992-9593 Fax (412) 928-8545