

In recognition of our members' expectation of privacy, Countryside Federal Credit Union has adopted the following privacy statement.

Countryside will collect only the personal information that is necessary to conduct our business. That means just what is necessary to provide competitive financial products and services - no more. We may gather general information about members browsing our Internet site, countryside.org. This enables us to track how visitors navigate through the site and the areas in which they show interest.

Countryside will protect your personal information. We will maintain security controls to ensure that member information stored on our premises and in our files and computers is protected. Where appropriate, we will use security-coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect member confidentiality.

Information We Collect About You: We collect non-public information about you from the following sources:

- Information we receive from you on membership and loan applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency; and
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

Restrictions on the Disclosure of Account Information

Countryside Federal Credit Union will not disclose confidential member information outside the credit union *unless*:

1. The member consents to the disclosure;
2. The information is provided to help complete a transaction that the member has authorized;
3. Legal or regulatory requirements oblige the credit union to supply the information;
4. It is supplied to a vendor working on behalf of the credit union; or
5. It is a credit-reporting agency.

Employee Access and Use of Member Information: Within Countryside, the credit union requires that confidential information be safeguarded at all times and be used only for legitimate business purposes on a "need to know" basis.

The credit union takes measures to limit employee access to confidential information and makes every effort to ensure that financial information is maintained in an accurate and up-to-date manner. We educate our employees about the importance of confidentiality and customer privacy through standard operating procedures and from time to time special training programs.

Member Choice: The credit union will occasionally inform members of new products and services via email, mail or telephone. If a member wishes to opt out of these offers, Countryside will attempt to honor that request. Simply notify the credit union of your wish, and you will be excluded from future offers.

Maintaining Member Privacy in Our Business Relationships: The credit union will not sell or share member personal information with a third party for the third party's own independent use. However, Countryside occasionally contracts with outside vendors and other business partners to perform specific services for the credit union. We require these vendors to honor and safeguard the information we provide them and to follow strict confidentiality requirements.

Other Links: Also, please be aware that the Countryside web site offers links to external Internet web sites. However, Countryside does not endorse nor control these external Internet web sites nor other sites to which they may link. Countryside does not control any specific commercial product or service these external web sites mention. Further, Countryside does not guarantee the accuracy, completeness, efficacy, timeliness, or correct sequencing of information their pages contain.

If you have any reason to believe that your personal information retained at Countryside Federal Credit Union is incorrect, please write us at P.O. Box 3247, Syracuse, NY 13220-3247 or email us at cfcu@countryside.org attention Member Services Manager and state your concern. We will investigate the problem and, if appropriate, update the credit union's records.