

CITIZENSFIRST CREDIT UNION PRIVACY POLICY

June 2008

CitizensFirst Credit Union has always recognized its responsibility to protect your privacy and your personal information. Below is a description of the steps we take to protect your non-public, personal information, when and how we share it, and the types of information we collect and for what purpose. You'll receive our privacy policy every year, and if any of our practices change, we'll send you a revised version. If you have any questions about this, please call us at 920-236-7040 or 800-448-9228.

Types of Information We Collect

There are various types of personal information we collect to perform services, develop products, and comply with federal regulations.

- ♦ To fulfill your requests and perform transactions, we collect information from applications and forms you complete, e.g. name, address, social security number, date of birth, income and debts, etc.
- ♦ We retain personal information when using products and services. For example, our system records your deposits, withdrawals, and other account activity.
- ♦ When you apply for loans, membership, or other accounts, we may receive information from consumer reporting agencies to complete your request.
- ♦ In order to establish, review and update our information, we gather market research information. For example, we may get information on how many individuals live in a household, home ownership, or a home's market value. This data comes from census reports, public records, market research firms, and surveys.
- ♦ We collect e-mail addresses in conjunction with electronic services, and from visitors to our website who choose to provide their e-mail addresses.

How We Protect Your Information

CitizensFirst Credit Union has always maintained high standards for safeguarding your privacy, and we make conscientious efforts to ensure your protection.

Your personal information is accessed only by Credit Union staff responsible for providing products and services you've requested. We educate our employees about the importance of confidentiality and customer privacy through standard operating procedures and special training programs.

We maintain physical, electronic and procedural safeguards that comply with federal regulations to protect your personally identifiable information. We update and test our technology regularly to improve our protection practices and assure integrity.

Sharing Your Information

Because it's our goal to deliver a wide range of competitive financial products, we establish relationships with various third-party vendors and other affiliates to help deliver high quality, efficient services.

In the example below, we refer to affiliated and nonaffiliated third parties. Affiliated third party refers to an entity in which CitizensFirst has partial ownership. An example is Business Lending Group (BLG), a commercial lender. Nonaffiliated third party refers to all of our other relationships.

- ♦ At our discretion, we may communicate information solely about our transactions or experiences with you to persons related to us by common ownership or affiliated by corporate control. We may also, at our discretion, share other information to these same persons, unless you direct us to not exchange this information. If you do not want us to share information with our affiliates, please refer to the Opt-Out Request section below.
- ♦ We may share personal information; such as experiences and transactions with our credit union affiliates (e.g. Business Lending Group [BLG], a commercial lender) as allowed by federal law.
- ♦ We may share personal information about you with non-affiliated third parties:
 1. to verify the condition and existence of your account for a third party (such as a credit bureau)
 2. to complete a transaction or perform a service you've requested
 3. to comply with any court order or applicable laws or regulations
 4. when you give us your written permission (e.g. verification of deposits)

Examples of this include: check processing and printing, credit and debit cards and mortgage and real estate services. We also use third party vendors to process and mail statements and handle outgoing mail.

Before establishing these relationships, we ensure that the third-party's privacy protection practices are as stringent as ours are. We also require that they use your personal information only to complete the service requested.

CitizensFirst Credit Union does not and will not sell or provide your personal information to any third party for independent use. Occasionally we may enter into agreements with non-affiliated third party companies to perform marketing or other services on our behalf or with other financial institutions to provide you with beneficial products and/or services.

In these instances, your personal information is only used for a specific purpose related to CitizensFirst Credit Union, and never for independent use. In these cases, we may share all

of the information that we collect as described above. Before we enter into any such partnership, we ensure that the non-affiliated party adheres to the same high standards for protecting your privacy as we do.

Disclosure Information About Former Members

If you end your relationship with CitizensFirst Credit Union, we will not share any information except as permitted or required by law.

Opt-Out Request

You may request that we not share personal information with certain non-affiliated third parties or with our affiliates. However, your opt-out request does not apply to anything that is sent directly from CitizensFirst Credit Union (e.g. statements and notices), disclosures that are legally required and transactions that are required to perform a service you've requested. If you do not want us to share information with either certain non-affiliated third parties or with our affiliates, you may direct us not to make those disclosures by telephoning us at the following toll-free number: (920) 236-7040 or (800) 448-9228. Anyone listed on the account can choose to opt out on the account for all the account holders.

Once we receive your request, we have a reasonable amount of time to stop the disclosures on your account. You can contact us any time to revoke your opt-out election.

If you would like clarification of these conditions, please call or visit our website for a list of frequently asked questions. Our website address is www.citizensfirst.com

Here's What You Can Do To Protect Your Privacy

While we have a large role in safeguarding your personal information, our efforts are futile if you do not take adequate means to protect your privacy.

- ♦ Do not share account numbers, credit and debit card numbers, PINs (Personal Identification Numbers) and passwords. Never keep your PIN with your credit or debit card in the event it is lost or stolen.
- ♦ Unless you initiate a service request, do not give your account numbers, social security numbers, etc., to other persons over the phone or on-line. Always remember that credit union personnel will only ask for your information for identification purposes, if you call us. We will never call you and ask for information we already have.
- ♦ It is very important that we have ways to reach you if we detect fraudulent activity. Please ensure that we have your current address and telephone number.