

PRIVACY POLICY

The following privacy principles were established to maintain the security, integrity and confidentiality of your personal financial information.

The type of information we collect: We routinely collect and retain the information we obtain from your account applications, transaction history (for deposits, loans, etc.) and from consumer reports.

This information helps us:

- * To establish and administer your accounts. (Example: We ask for personal identifying information to protect your accounts from fraud.)
- * To satisfy certain regulatory requirements. (Example: When you open an account that pays interest, we are required by the Internal Revenue service to obtain your social security number.)
- * Better understand you so that we may provide you with additional services and/or new products.

We may disclose the information we collect to companies which perform marketing services on our behalf, or to other financial institutions with whom we have joint marketing agreements. You are entitled to have your name removed from such lists. Simply fill out a disclosure removal form at the office.

Access to your personal identifiable financial information is otherwise limited to employees and/or committee members with a specific business reason for utilizing this data. Our employees and committee members are educated about the importance of maintaining confidentiality and member privacy. If necessary, we take appropriate disciplinary steps to enforce our employees' responsibility to protect your very personal information.

In order to prevent unauthorized access to your information, we maintain security standards and procedures that conform with industry practices. These security standards and procedures are routinely tested to verify the integrity of our systems.