

IMPORTANT
ACCOUNT
INFORMATION FOR
OUR MEMBERS

- Privacy Notice
- Your Right to Opt-Out
- Terms and Conditions of your Account
- Truth-In-Savings Disclosure



Effective April 1, 2007



Amendment to

IMPORTANT ACCOUNT INFORMATION FOR OUR MEMBERS

(Effective April 1, 2007)

PRIVACY NOTICE

SunState Federal Credit Union (SFCU) is committed to making available financial products and services that will enable our members to meet their financial needs and reach their financial goals. Protecting personal information and using it in a manner consistent with our member's expectations are a high priority for everyone associated with SFCU.

We restrict access to 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 and state laws and regulations to safeguard your information.

This notice describes how we protect the privacy of your personal information.

Throughout this notice, the word "information" refers to personal information about you that may not be publicly available.

We collect information about you and our former members from the following sources:

- o Applications and other forms you submit to us;
- o Your transactions and experiences with us, our affiliates, or others, such as services and products used;
- o Representations made by you to us;
- o Representations made by other people regarding an employment, credit or other relationship with you; and
- o Consumer reporting agencies;
- o Online data stored by an Internet browser or other technology that may help us track your website usage or provide you with customized or enhanced content.

We may disclose all of the information that we collect, as described above.

We may disclose information about you and our former members to the following types of third parties:

- o Financial service providers, such as those that provide mortgage, securities, credit card, investment, and insurance services;
- o Nonfinancial companies such as demographic firms, publishers, retailers, airlines, direct marketers, wholesale buying clubs, and auto buying clubs; and
- o Others such as nonprofit organizations.

We may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of the information we provide. We do not permit these companies to sell to other third parties the information we provide to them. We may also disclose information about you under other circumstances, as permitted or required by law.

Your Right to Opt-Out

If you prefer that we not disclose information about you to certain third parties, you may opt-out of those disclosures. This "opt-out" will not apply to disclosures that are permitted by law and will not apply to disclosures to certain companies that perform services on our behalf or to other financial institutions with whom we have joint marketing agreements.

To opt-out, you may select one of the following methods to exercise this right:

- o Call 877-786-7828 (toll-free) or 352-381-5200, and ask to Opt-Out.
- o Initial the line below this statement and return this Notice to SunState Federal Credit Union, Regulation E Clerk, P.O. Box 1162, Gainesville, FL 32602.
I, _____, with account number _____, wish to exercise my opt-out rights pursuant to the Credit Union's Financial Privacy Policy.

If two (2) or more individuals jointly obtain a credit union product or service, other than a loan, any joint consumer may opt-out separately. However, an opt-out direction by one joint consumer will apply to all joint consumers.

We will process your opt-out request promptly. However, in the interim you may continue to receive offers based on information previously provided. Once your opt-out request has been processed it will remain in effect until you request a change (as described above). Please note that after your request you may still receive information from other companies based on their own information.

We recommend that you take the following precautions to guard against identity theft and other disclosure and unauthorized use of your account and personal information:

- o Review your monthly account statements thoroughly and report any suspicious activity to us immediately.
- o Report lost or stolen checks, credit, or debit cards immediately.
- o Do not preprint your driver's license or Social Security number on checks.
- o Safeguard ATM, credit and debit cards. Memorize PINs (personal identification numbers) and refrain from writing PINs, Social Security numbers or credit card numbers where they could be found.
- o Tear up or shred any pre-approved credit offers to which you do not respond.
- o Review your credit report at least once a year. Make sure all information is up to date and accurate, and have information relating to fraudulent transactions deleted. For a free copy of your credit bureau report, contact www.annualcreditreport.com or call 877-322-8228.
- o If you think you have been a victim of identity theft or fraud, contact one of the three major credit bureaus to place a fraud alert on your account. You may also contact the Federal Trade Commission (FTC) to report any incidents of identity theft and to receive additional guidance on steps you can take to protect yourself. You may contact the FTC at www.consumer.gov/idtheft or 877-438-4338.

For more information about guarding your account and personal financial information from unauthorized use and possible identity theft, as well as the member privacy practices of SFCU, please call us toll free at 877-786-7828 (toll-free) or 352-381-5200 or visit our website at www.sunstatefcu.org.

TERMS AND CONDITIONS OF YOUR ACCOUNT

(Booklet, page 6, 4-1-07)

MONEY\$LINE Telephone Transfers - types of transfers and dollar limitations - You may access your account by telephone at (352) 381-5200 or 800-421-2648 (outside Gainesville) using a touch tone phone, your account numbers, your access code, and a secondary code that you will select when you log into the system to:

- o Transfer funds between your various share, share draft, cash management, and money market accounts.
- o Transfer funds from your line of credit to various share, share draft, cash management, and money market accounts within available credit limit.
- o Check withdrawals (you may not request a check for less than \$25.00 or more than \$5,000.00).
- o Get information about:
 - the account balance
 - the last deposit
 - the last withdrawal
 - recent transaction history
 - dividend and interest information

Please also see Limitations on frequency of transfers section regarding limitations that apply to telephone transfers.

(Booklet, page 7, 4-1-07)

HOMES\$BANKING Computer Transfers - types of transfers and dollar limitations - You may access your account via internet at www.sunstatefcu.org using your account numbers and your H\$B access code to:

- {Transactions have been added:}
- o Advance on your SunState Visa® credit card to be deposited into your regular share account or your share draft account.
 - o Other transactions made available to your such as updating loan applications, or Visa® credit card applications.

TRUTH-IN-SAVINGS DISCLOSURE

(Booklet, page 15, 3-30-07)

SHARE CERTIFICATE*

Share certificates may be designated as part of a traditional or Roth Individual Retirement Plan. Share certificates will be issued at a fixed rate for a fixed term. You will select the maturity date which will define the term (share type) and control the terms and conditions of the account including the dividend rate, the amount of the early withdrawal penalty, minimum deposit required to open the account, and minimum balance required to earn the disclosed annual percentage yield.

* See Savings Rate bulletin for current rate information. Rates are available by calling (352) 381- 5200 or outside Gainesville, dial (877) 786-7828.