



Amendment to

**IMPORTANT ACCOUNT  
INFORMATION FOR OUR  
MEMBERS**

**(Effective April 1, 2006)**

**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.

(Booklet, page 4,10-1-06)

**HOMES\$BANKING AGREEMENT**

In addition to your H\$B access code, SFCU may, in its sole discretion, impose additional authentication requirements to help maintain the security of Home\$Banking. Additional authentication requirements may include, but are not limited to, challenge questions and responses. Because of the ever-changing nature of fraud, the SFCU may add or delete authentication requirements in its sole discretion without prior notice to you. The Credit Union may, in its sole discretion, reject any attempt to access Home\$Banking if such attempt fails any authentication requirement. While authentication requirements will enhance the security of Home\$Banking, SFCU can provide no guarantee or warranty that Home\$Banking is fully secure.

(Booklet, page 10,10-1-06)

**REG. J NOTICE AND FUNDS TRANSFER AGREEMENT**

5. You agree to the following security procedures established by the Credit Union:

(a) You will be required to provide verification of your identification by providing the following information which matches the information on your account file: account number, the names in which the account is held, address on record, social security number, and the date of birth of the primary member.

(b) At the option of the Credit Union, you may be required to present additional information to confirm your identity. Such items may include a signature, photo identification, mother's maiden name, or privacy code.

(c) The Credit Union adheres to commercially reasonable security procedures. Because of the ever-changing nature of fraud, the SFCU may add or change security requirements to properly assure your identification, in its sole discretion without prior notice to you. The Credit Union may, in its sole discretion, reject any wire transfer request if we are unsure of the identity of the person making the request.

(d) You agree that the authenticity of wire transfer orders will be verified using the established security procedures unless you notify the Credit Union in writing that you do not agree to a security procedure. In the event that you do not agree to a security procedure, the Credit Union will have no obligation to accept any payment order from you or any other authorized parties on the account until the Credit Union and you agree in writing to an alternate security procedure.



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