

YOUR CHOICE FEDERAL CREDIT UNION

109 KEYSTONE STREET
ALTOONA PA 16602

January 2010 Newsletter

GRAND OPENING LOAN SPECIALS

The credit union will be closed the following days:

February 15th — President's Day

April 2nd — Good Friday

April 13th — In-service

Home Equity Loans

Grand Opening Rate for 5 Years at 3.99%

Personal Loan

Grand Opening Special

\$2500.00 @ 5.99%

Up to 24 months

NEW HOURS AT OUR NEW LOCATION

LOBBY HOURS

Monday – Thursday 9:00 — 4:30

Friday 9:00 – 5:00

DRIVE UP HOURS

Monday – Thursday 9:00 — 5:00

Friday 9:00 – 5:30

We offer array of services to our members:

Savings	VISA Travel Cards
Checking	VISA Gift Cards
Christmas accounts	Debit/ ATM Cards
Vacation accounts	Scorecard Bonus Program
Certificates of Deposit	Education Loans
Personal Loans	PHEAA Loans
Home Equity Loans	Home Banking
Vehicle Loans	Better Choice Loan
Money Orders	Utility Payments

For your convenience, we offer call-ahead service for withdrawals.

We offer VISA Credit Cards..
They are **FIXED RATE** at **9.9%**



Are you unemployed?

Ask us how you can
get a **FREE** box of
checks & six months
FREE debit card.



[Provisional Payment Disclosure]

"Credit given by [us] to [you] with respect to an automated clearing house credit entry is provisional until [we] receive final settlement for such entry through a Federal Reserve Bank. If [we do not receive such final settlement, [you] are hereby notified and agree that [we] are entitled to a refund of the amount credited to [you] in connection with such entry, and the party making payment to [you] via such enter (i.e. the originator of the entry) shall not be deemed to have paid [you] in the amount of such entry."

[Notice Disclosure]

"Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, [we] are not required to give next day notice to [you] of receipt of an ACH item and [we] will not do so. However, [we] will continue to notify you of the receipt of payments in the periodic statements we provide to you."

[Choice of Law Disclosure]

"[We] may accept on [your] behalf payment to [your] account which have been transmitted through one or more Automated Clearing Houses (ACH) and which are not subject to the Electronic Fund Transfer Act and [your] rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of [Pennsylvania] as provided by the operating rules of the National Automated Clearing House Association, which are applicable to ACH transaction involving your account."

Your Choice Federal Credit Union
109 Keystone Street, Altoona, PA 16602 (814) 946-1293
Monday-Thursday 9:00 – 5:00 Fridays 9:00 – 5:30

NOTICE OF PRIVACY PRACTICES

The credit union's directors, management, and staff respect the private nature of our member's nonpublic, private personal information. We recognize that when you supply us with this data, you expect us to respect your right to privacy regarding this information.

We may disclose some or all of the information we collect to service providers that perform services on our behalf. We may also disclose information about you under other circumstances as permitted or required by law.

We restrict access to nonpublic information about you to those employees and business partners who need to know that information in order to provide services or products to you. We have physical, electronic, and internal safeguards in place to ensure the privacy of your information.

INFORMATION WE COLLECT ABOUT YOU

We collect information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transaction with others or us
- Information we receive from a credit-reporting agency
- Information obtained when verifying the information you provided on an application or other forms. This may be obtained from current or past employers or from other institutions where you conduct financial transactions.

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

PARTIES WHO RECEIVE INFORMATION FROM US

We may disclose nonpublic personal information about you to the following types of third parties, such as but not limited to:

- Financial companies, such as insurance companies
 - Non-financial companies, such as consumer reporting agencies, share draft printers, and or processors, data-processors, debit/credit card processors, ATM and ACH networks, consumers reporting agencies, repossession agencies, auditors, and lawyers.

DISCLOSURE OF INFORMATION TO PARTIES THAT PROVIDE SERVICES TO US

We may disclose all of information we collect to third parties that perform services on our behalf. We only work with companies who agree to maintain strong confidentiality protections and limit the use of information we provide. We may also disclose information about you as permitted or required by law. These disclosures include information to process transactions on your behalf, conduct the operations of our credit union, to follow your instructions as you authorize or to protect the security of our financial records.

Disclosures Of Information About Former Members

If you decide to terminate your membership with us, we will not share information we have collected about you, except as may be permitted or required by law.