

F A C T S	WHAT DOES TRI STATE RAIL FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
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Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
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What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information may include:</p> <ul style="list-style-type: none"> - Social Security number and income - Account balances and transaction history - Assets, investment experience, credit history, and credit scores <p>When you close your account, we continue to share information according to our policies.</p>
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How?	All financial companies need to share customers’ personal information to run their everyday business- to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons Tri State Rail Federal Credit Union chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Tri State Rail Federal Credit Union share?	Can you limit this sharing?
For our everyday business purposes- to process your transactions, maintain your account, and report to credit bureaus	Yes	No
For our marketing purposes- to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes- information about your transactions and experiences	No	No
For our affiliates' everyday business purposes- information about your credit worthiness	No	No
For our affiliates to market to you	No	No
For nonaffiliates to market to you	No	No
Contact Us	Call (800)945-0340 or (814)455-0092	

Sharing practices	
How often does Tri State Rail Federal Credit Union notify me about their practices?	We must notify you about our sharing practices when you open an account and each year while you are a customer.
How does Tri State Rail Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Tri State Rail Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you,</p> <ul style="list-style-type: none"> - open an account or deposit money - buy or sell securities, pay your bills, or apply for a loan - use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>

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Why can't I limit all sharing?	<p>Federal law gives you the right to limit sharing only for</p> <ul style="list-style-type: none"> - affiliates everyday business purposes- information about your creditworthiness - affiliates to market to you - nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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Definitions	
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Everyday business purposes	<p>The actions necessary by financial companies to run their business and manage customer accounts, such as</p> <ul style="list-style-type: none"> - processing transactions, mailing, and auditing services - providing information to credit bureaus - responding to court orders and legal investigations
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Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p style="text-align: center;">NONE</p>
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Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p style="text-align: center;">NONE</p>
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Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p style="text-align: center;">Our joint marketing partners include an insurance company</p>
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If you want to limit our sharing	
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Contact us	<p>By telephone: (800)945-0340 or (814)455-0092</p> <p>By mail: mark your choices below, fill and send form to:</p> <p style="text-align: center;">Tri State Rail Federal Credit Union 110 West 13th Street Erie, PA 16501-1716</p> <p>Unless we hear from you, we can begin sharing your information 30 days from the date of this letter. However, you can contact us at any time to limit our sharing.</p>
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Check your choices	
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Your choices will apply to everyone on your account	<p>Check any/all you want to limit: (See page 1)</p> <ul style="list-style-type: none"> <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. (I will receive a renewal notices for this use for marketing in 5 years.) <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.
	<p>Mail to: Tri State Rail Federal Credit Union 110 West 13th Street Erie, PA 16501-1716</p>