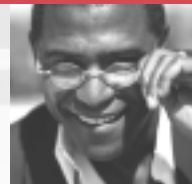
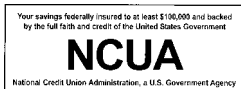


Prescreen And Opt-Out Notice

You have the right to opt out of receiving prescreen offers – that is, offers for credit that are made based on information contained in your credit report. You can opt out of receiving these offers by contacting the credit reporting agencies' notification systems at: Experian Target Marketing, PO Box 919, 701 Experian Parkway B2, Allen, TX 75013, 1-888-567-8688; Equifax Options, PO Box 740123, Atlanta, GA 30374-0123, 1-888-567-8688; Trans Union Corporation, ATTN: Marketing Opt Out, PO Box 97328, Jackson, MS 39288-7328, 1-888-567-8688.



2800 West Laskey Road
P.O. Box 5909
Toledo, OH 43613
(419) 474-7200
Toll-Free: 1-866-575-4449
Fax: (419) 474-7343
www.tfffcu.org



Privacy Notice



Toledo Fire Fighters Federal Credit Union

Privacy Notice And Disclosure

Toledo Fire Fighters Federal Credit Union, your member-owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

If after reading this notice you have questions, please contact us at:

(419) 474-7200

or write to:

Toledo Fire Fighters Federal Credit Union
2800 West Laskey Road, P.O. Box 5909
Toledo, OH 43613

Information We Collect About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us
- Information we receive from a consumer reporting agency
- Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions

We may disclose all of the information we collect, as described above, as permitted by law.

Parties Who Receive Information From Us

We may disclose nonpublic personal information about you to the following types of third parties:

- **Financial service providers**, such as insurance companies
- **Non-financial companies**, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers, plastic card processors, and government agencies

Disclosure Of Information To Parties That Provide Services To Us

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements so that we may provide members competitive products and services. We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

Disclosure Of Information About Former Members

If you terminate your membership with Toledo Fire Fighters Federal Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.