



## **Privacy Disclosure**

Finger Lakes Health Care FCU is a member owned financial institution which places the privacy of its members as a top priority. We are required by law to give this privacy notice to you as an explanation of how we collect, use, and safeguard your personal financial information. If you have any questions, please contact a member service representative at (607) 733-1304.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide services to us or additional products for you to consider.

Under these arrangements, we may disclose all the information that we collect, as described below, to companies that perform marketing or other services on our behalf or to our financial institutions with which we have joint marketing agreements. To protect our member's privacy, we only work with companies that agree to maintain strong confidentiality protections. We limit the use of information that we provide to them.

### **Information We Collect and Disclose About You**

We collect and may disclose nonpublic information about you from the following sources:

- Information we receive from you on your membership agreement, loan application, and other forms
- Information about your transactions with us or others
- Information that we receive from consumer reporting agencies
- Information obtained when verifying information you provide on your application or other such forms, such as current or past employers or from other institutions where you conduct financial transactions

We may also disclose information we collect 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 to protect the security of our financial records.

If you terminate your membership with Finger Lakes Health Care FCU, we will not share information we have collected about you, except as permitted or required by law.

### **How We Protect Your Information**

We restrict access to nonpublic personal information about to those employees who have a specific business purpose utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industries to safeguard your nonpublic personal information.

### **How to Opt Out of Certain Disclosures about You**

If you prefer that we do not disclose nonpublic personal information about to such nonaffiliated third parties as listed above, you may direct us to do so by sending a written request to the credit union at:  
Finger Lakes Health Care FCU, 519 Hart Street, Elmira, NY 14905

## **Important Periodic Fee Disclosure**

Please review the following list of fees. As you'll notice, most of the fees listed have not changed (or changed in the last several years). However, with rising costs to the credit union, it is necessary to make adjustments. For any fee not listed or if you have any questions, please contact the credit union.

Over the last few years, FLHC FCU has invested resources into technology applications allowing our members greater and more immediate access to their accounts. Specifically we've improved our Online Home Banking Module and added a mobile app, thereby allowing our members to conduct business via their laptops, tablets and smart phones. Members are now able to view their accounts on a daily basis and to view their statements online or have them emailed on the first business day after month end.

There is considerable time and expense involved in printing the statements, having them folded and stuffed and postal mailed. The immediate electronic statements are available for free beginning April 1<sup>st</sup>, 2016. There will now be a \$3 monthly fee for checking account paper statements and a \$3 fee for quarterly paper statements. These fees will not be charged for any member age 65 or older.

The following fees will take effect on 4/1/2016.

Account # Rejection	\$5/item
Account Research	\$35/hour
Cashier Checks	\$3/check
Copy of Cleared Check	\$2/item
(if over 12 months)	\$5/item
Dormant Account (no activity in 730 days)	\$5/month
Legal Process	\$50
Loan Request Cancellation	\$10 minimum
Early closing of Membership	\$10 minimum
Money Order	\$2/money order
Notary Service	Free
NSF (courtesy pay, paid or returned)	\$30/item
Overdraft Protection	\$5/transfer
Replace Visa card or PIN	\$5 each
Returned Deposit Item	\$30/check
Stop Payment (money order, check, cashier check)	\$20/item
Temporary Checks	\$3/sheet
Visa Gift Card	\$3.50/card
Wire Transfer	\$10-\$35