

**Members Access to Credit Union Documents**

Documents Available to Members:Upon request, a member is entitled to review or receive a copy of the most recent version of the following credit union documents:

1. balance sheet and income statement - the non-confidential pages of the latest call report may be given to meet this requirement
2. a summary of the most recent annual audit completed in accordance with 91.516 of the chapter relating to Audits and Verifications
3. written board policy regarding access to the articles of incorporation, bylaws, rules, guidelines, board policies, and copies thereof; and
4. Internal Revenue Service Form 990

**Fair and Accurate Credit Transaction Act**

As a part of the Fair and Accurate Credit Transactions Act of 2004 (FACTA) we are required to notify you of the following:

If you borrow money from United Savers Trust Credit Union and you fail to fulfill the terms of your obligation you are hereby notified that a negative credit report reflecting your credit record may be submitted to a credit reporting agency.

FACTA helps consumers combat identity theft, establishes national standards for the regulation of consumer report information.

You may now request a free annual copy of your credit report from any of the three major credit bureaus.

# **Privacy Notice**

# In the course of doing business with our members, we collect personal information that is necessary to provide our members with our services. We treat this information as confidential.

Protecting the information of our members is important to us. We restrict access to personal information to those employees, who provide our members with our services, and thus require those employees to protect and keep confidential all such information that they might learn. We maintain physical, electronic, and procedural safeguards that comply with Federal regulations to guard all nonpublic personal information.

We do not disclose any nonpublic personal information about our members and former members to affiliates or non-affiliated third parties, except as permitted by law.

We will continue to provide any information that our members request of us, in writing, to any third party they should so designate.

**USA Patriot Act**

One section of this USA Patriot Act says **we must**:

Verify the identity of any person seeking to open an account, (which includes Trusts, Investments, Loans and Deposit Accounts).

Maintain records of the information used to verify the person’s identity including name, address and other identifying means.

United Savers Trust Credit Union will follow this law by obtaining picture identification and verifying other information given by the member. In some cases, identification will be requested for those banking with USTCU prior to October 26, 2001, because original documentation was not obtained with the opening of the account. In all cases, protection of our customer’s identity and confidentiality is our pledge to you.

We proudly support all efforts to protect and maintain the security of our members.