



Privacy Notice Disclosure

The Cleveland Police Credit Union, Inc., 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 (888) 269-2156 or write to:

Yolanda Roldan, Manager
The Cleveland Police Credit Union, Inc.
2301 Payne Avenue
Cleveland, OH 44114

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 or our affiliate(s), Blue Line Financial Services, Inc.
- *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, mortgage service companies, and securities broker-dealers.

Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers/printers, plastic card processors, direct marketers, and government agencies.

The Cleveland Police Credit Union, Inc. and its affiliate(s) Blue Line Financial Services, Inc. may also work closely to offer products and services to meet member needs. As a result, we may also share your nonpublic personal information with each other as permitted by law.

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 other financial institutions with whom we have joint marketing agreements, to other companies that perform marketing services on our behalf, or to nonaffiliated third parties for the purposes of processing and servicing transactions that you request or authorize, 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 The Cleveland Police Credit Union, Inc., we will not share information we have collected about you, except as may be permitted or required by law.

The Children's Online Privacy Protection Act

The primary goal of the Children's Online Privacy Protection Act (COPPA) Rule is to give parents control over what information is collected from their children online and how such information may be used.

The Credit Union does not knowingly accept information from children under the age of thirteen (13).

How We Protect Your Information

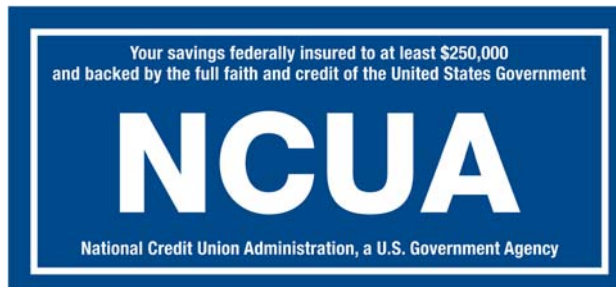
We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

What Members Can Do to Help

The Cleveland Police Credit Union, Inc. is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- *Protect your account numbers, plastic card numbers, PIN's (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- *Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- *Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

Let us know if you have questions. Please do not hesitate to call us- we are here to serve you!



MEMBER IDENTIFICATION PROGRAM NOTICE
(AS REQUIRED BY THE USA PATRIOT ACT)

The purpose of the USA PATRIOT Act is to deter and punish terrorist acts in the United States and around the world, to enhance law enforcement investigatory tools, and other purposes, some of which include:

- To strengthen U.S. measures to prevent, detect and prosecute international money laundering and financing of terrorism;
- To subject to special scrutiny foreign jurisdictions, foreign financial institutions, and classes of international transactions or types of accounts that are susceptible to criminal abuse;
- To require all appropriate elements of the financial services industry to report potential money laundering;
- To strengthen measures to prevent use of the U.S. financial system for personal gain by corrupt foreign officials and facilitate repatriation of stolen assets to the citizens of countries to whom such assets belong.

Cleveland Police Credit Union requires anyone opening a new account relationship to provide, at a minimum, the following information in order to form a “reasonable belief” that the true identity of a member is obtained. Included in this list is the information required for all new account relationships for individuals, businesses, corporations and other non-natural person account holders. Cleveland Police Credit Union will normally require (2) forms of government-issued identification to verify this information.

Information required for individual account owners (this information is required for ALL account owners):

Name
Date(s) of birth
Residential or business street address

For an individual who does not have a residential or business street address: an Army Post Office (APO) or Fleet Post Office (FPO) box number or the residential or business address of the next of kin or of another contact individual must be provided; AND, if the individual is a U.S. person, a Taxpayer Identification Number (e.g. Social Security Number, Employee Identification Number, or Individual Taxpayer Identification Number) must be provided.

If the individual is a non-U.S. person, all of the following that the individual possesses (minimum of one required): a U.S. taxpayer Identification Number; a valid Passport bearing photograph, number and country of issuance AND Alien Identification Card number; Matricula Consular card; number and country of issuance of any other government-issued document evidencing nationality or residence and bearing photograph or similar safeguard.