

THE JOHNS HOPKINS

FEDERAL CREDIT UNION


— Serving the Johns Hopkins community since 1971 —

January 2007

Dear Member –

Below is the Johns Hopkins Federal Credit Union's official Privacy Policy. It is written to comply with the Gramm-Leach-Bliley Act, and must contain the specified wording below. It has undergone legal review to ensure we are in compliance. That being said, I want to better explain your Credit Union's position on safeguarding members' information. JHFCU places the highest priority on protecting your account and personal information. We have not and will not sell your information to a third party. We do work with outside providers, such as check printers, and thus must share certain information. We also work with a few select companies to provide exclusive benefits for Johns Hopkins Federal Credit Union members (such as accidental death insurance), that Credit Unions are not allowed to offer directly. All vendors with whom we work are required to sign and comply with our Confidentiality Agreement which requires they do not use member information for anything but the specified Credit Union service. I can assure you that we respect and protect your privacy.

Regards,



Michael J. Mesta
President and CEO

PRIVACY POLICY DISCLOSURE

THIS IS YOUR PRIVACY POLICY DISCLOSURE AND INSTRUCTIONS. IT CONTAINS IMPORTANT INFORMATION CONCERNING OUR PRIVACY POLICY AND INCLUDES NECESSARY DISCLOSURES AS REQUIRED BY THE GRAMM-LEACH-BLILEY ACT (15 U.S.C., CH 94, §6801 ET SEQ.) AND THE NATIONAL CREDIT UNION ADMINISTRATION RULES AND REGULATIONS (12 CFR 716). PLEASE BE CERTAIN TO READ THESE DISCLOSURES AND INSTRUCTIONS CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

Throughout these Disclosures and Instructions, the references to "We", "Us", "Our", and "Credit Union" mean JOHNS HOPKINS FEDERAL CREDIT UNION. The words "You" and "Your" mean each

person applying for and/or using any of the services offered by Us. "Account" means any account or accounts established for You.

Categories of information We collect. We collect nonpublic personal information about You from the following sources:

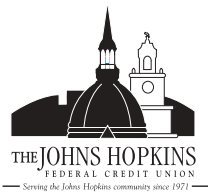
- Information We receive from You on applications or other forms;
- Information about Your transactions with Us, Our affiliates, or others; and
- Information We receive from a consumer reporting agency.

Categories of information and parties to whom We disclose information about existing and former members. We do not disclose any nonpublic personal information about Our members or former members to anyone, except as permitted by law.

Information disclosed to service providers and joint marketing companies about existing or former members. We may disclose the following information to companies that perform marketing services on Our behalf or to other financial institutions with whom We have joint marketing agreements:

- Information We receive from You on applications or other forms, such as Your name, address, social security number, assets, and income; and
- Information about Your transactions with Us, Our affiliates, or others, such as Your account balance, payment history, parties to transactions, and credit card usage; and
- Information We receive from a consumer reporting agency, such as Your creditworthiness and credit history.

Our policy and practices on protecting the confidentiality and security of information We have about You. 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, and procedural safeguards that comply with federal regulations to guard Your nonpublic personal information.



Internet Branch: www.jhfcu.org
410-534-4500 • 1-800-JHFCU70



2027 E. Monument Street
Baltimore, MD 21287

Homewood
Rm 47 Gilman Hall
3400 N. Charles St.
Baltimore, MD 21281

Bayview
5201 Alpha Commons Dr.
Baltimore, MD 21224

Branch Hours: 8:30 - 4:00 M-F