



ONTARIO SHORES
FEDERAL CREDIT UNION

Terms & Conditions of Accounts

Truth-In-Savings Disclosure

Rate Information

Privacy Policy

MAIN OFFICE

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716-778-7423 (Phone)
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www.osfcu.com

Terms and Conditions of your Account

Dear Credit Union Member:

This brochure is intended to provide you with information about one or more accounts offered by the Credit Union. It contains rules which govern your account(s) with us. Please read this brochure carefully as you are entering into a binding agreement with the Credit Union. If you sign an Account Agreement Card and use your account after you receive this brochure it means you understand and agree to these rules. Much of our relationship with our members is governed by our bylaws and by state and federal law, both of which may change from time to time. If you have any questions, please contact a member service representative.

The Credit Union reserves the right to waive the enforcement of any of the terms in this Agreement with respect to any transaction. Any such waiver would not affect the right of the Credit Union to enforce any of its rights with respect to other members, or to enforce any right with respect to a later transaction with this member.

As used in this brochure, the word "we" means the credit union and the word "you" means the account holder. Words and phrases used in this brochure should be interpreted so that the singular includes the plural and the plural includes the singular (except where we clearly intend otherwise).

DEPOSITS - Any non-cash item deposited to your account (including items drawn "on us") will be given provisional credit only until collection of the item is final. We are not responsible for transactions initiated by mail or outside depository until we actually record them. All transactions received after our "daily cut-off time" on a business day we are open, or received on a day in which we are not open for business, will be treated and recorded as if initiated on the next business day that we are open.

WITHDRAWALS - GENERALLY - Any one of you who signs in the space designated for Signature on the Account Agreement Card may withdraw or transfer all or any part of the account balance at any time. Each of you authorizes each other person signing the Account Agreement Card to endorse any item payable to you or your order for deposit to your account or any other transaction with us (until we receive written notice to the contrary).

We reserve the right to refuse any withdrawal or transfer request which is attempted by any method not specifically permitted, which exceeds any frequency limitation or violates any minimum or maximum dollar limitation. We will use the date a transaction is completed by us (as opposed to the date you initiated it) to apply any frequency limitations.

Withdrawals will first be made from collected funds, and we may refuse any withdrawal request against uncollected funds. The credit union usually allows regular Share Account funds to be withdrawn at any time without previous notice, but reserves the right to demand 60 days notice of withdrawal.

DIVIDENDS - Dividends are paid from available earnings. The rate and method we use to calculate dividends may change from time to time.

LIABILITY - Each of you agrees, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the charges that we may impose. (If you have any questions about the charges that may be imposed please ask us.) You authorize us to deduct these charges directly from the account balance as accrued. You also agree to pay additional reasonable charges we may impose for services you request which are not contemplated by this agreement or your account. Each of you also agrees to be jointly and severally liable for any account deficit (resulting, for example, from charges imposed, overdrafts, or items cashed or deposited that are returned unpaid) whether caused by you or another individual authorized to withdraw from your account, together with the costs we incur to collect the deficit including, to the extent permitted by law, our reasonable attorney's fees. In addition, the member waives the right to a jury trial in disputes concerning their accounts with the Credit Union.

MINIMUM MEMBERSHIP REQUIREMENT - To be and remain a member of this credit union, you must subscribe to at least one share. Your membership will terminate if you withdraw all your shares.

TYPES OF ACCOUNTS - As a credit union member you may take advantage of many different accounts to help you manage your money and increase your savings. Please ask us about the specific accounts we offer.

LIENS OR GARNISHMENT OF YOUR ACCOUNT(S) - We have a

lien on all funds in all your accounts with us. This lien extends to funds now or hereafter deposited with us (plus dividends and any insurance benefits). This lien secures loans, charges, overdrafts or any amount you may now or hereafter owe us. We may enforce this lien by applying your funds directly to any amounts you owe us and we may exercise this right without obtaining a court judgment and as otherwise permitted by law.

Set off is the right of one who is indebted to another to

reduce or eliminate the indebtedness by charging against the debt any amount which his creditor in that transaction may owe him in another transaction as borrower, guarantor, or otherwise. The Credit Union may use the account to pay the debt even if withdrawal results in an interest penalty or dishonor of subsequent drafts.

Any garnishment, levy or execution against the account is subject to the Credit Union's right of set off and security interest. If garnishment, levy, or execution hits the account, the Credit Union may refuse to allow any withdrawals until the dispute is resolved. In such a case, the Credit Union will not be liable to the member, even if paying the money to the third party leaves insufficient funds to cover outstanding drafts. All expenses in responding to a court order are chargeable to the member.

The Credit Union has the right to charge fees in connection with its services. These fees may change from time to time. The current fee schedule is available and the member will receive written notice of these fees upon request.

ACCOUNT TRANSFER - No account may be transferred or assigned without prior written consent.

DIRECT DEPOSITS - If, in connection with a direct deposit plan, we deposit any amount in an account which should have been returned to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from your account without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

RIGHTS AND RESPONSIBILITIES OF A CUSTODIAN WITH ACCOUNTS SET UP UNDER THE UNIFORM GIFTS TO MINORS ACT

- A gift made in the manner presented by the Uniform Gifts to Minors Act is irrevocable and conveys to the minor indefeasibly vested title to the money. Once a custodial account is opened, the donor cannot change his mind and revoke the transfer.

- The custodian has broad powers and duties over the account. The custodian has the duty of collecting, holding, managing, investing and reinvesting the custodial property. The custodian has the duty to expend for the minor's benefit, so much or all of the custodial property as he deems advisable for the minor's support, maintenance, education and benefit. The custodian has complete discretion as to the time and the amount of such payment, and he need not take into account the duty of himself on any other person to support the minor, or his ability to do so; nor must he take into account other income or property of the minor which may be available.

- Any unexpended custodial property or money generally must be paid over to the minor upon his attaining the age of 18 years or 21 years if the account designates this. If the account was established prior to January 1, 1980, the minor is not entitled to such funds until he reaches the age of 21 years.

JOINT ACCOUNT OWNERSHIP - Any account in 2 or more names, that is payable to either of the named persons, or to any survivor, will be treated as a joint account provided that all the account holders have signed the Account Agreement Card. A joint account creates a legal form of ownership which is called a "joint tenancy." Each joint owner named on the account, who has signed the signature card, is considered to be an owner of the account. Every owner has an equal and undivided interest in all monies deposited into, and any interest earned on, the account even though he or she may not have owned the monies originally. This means that while all the owners are living, we, the Credit Union, may honor withdrawal requests, checks or orders drawn by any owner for part or all of the monies in the account. The Credit Union may do this without giving notice to or receiving the consent of the other owner(s), unless we first receive a written notice signed by any owner directing the Credit Union not to pay or deliver any part of the joint account. If the Credit Union receives such a notice, we may require written authorization from all owners before we allow any payment or transfers from the account. This written notice does not prevent us from making, or make us liable for, any payment from the account to any third party or us, as described above.

The Credit Union may be required by service of legal process to remit funds held in the joint account to satisfy a judgment entered against, or other valid debt incurred by, any owner of the account. The Credit Union may honor checks or orders drawn by, or withdrawal requests from, the survivor(s) after the death of any owner(s) and may treat the account as the sole property of the survivor(s) after the death of any owner(s).

TRANSFER LIMITS - We are required to limit the following types of transfers from accounts (other than share draft or checking accounts) to no more than six transfers per month:

- all preauthorized transfers to another account or to a third party (including automatic transfers to cover overdrafts but excluding transfers for loan payments or routine allocations of direct payroll deposit to your other accounts or family member accounts); and
- telephone initiated transfers to another account or a third party. In addition, if we allow access by share draft or check or point of sale to an account (other than a share draft or checking account), any transfers made by share draft or check or point-of-sale transfer will be included in the six per months maximum, and no more than three of the six transfers per month may be made by such share draft or check or point-of- sale transfer.

ADDITIONAL RULES FOR SHARE DRAFT OR CHECKING ACCOUNTS - The word "item" will mean a share draft or check and any other means of deposit or withdrawal. (For example, an "item" could be a share draft or check deposited to or written on an account, or an electronic deposit to, transfer, or withdrawal from an account.) The following rules apply to our share draft or checking accounts:

FORMS - You must use only approved share draft or check forms to withdraw funds from this type of account. Withdrawals by electronic funds transfer are also permitted from this type of account.

OVERDRAFTS - We are under no obligation to pay an item which exceeds the balance in your account. If however, we do pay such an item, you are still responsible for the overdraft and any fee we may impose on it.

For ATM and one-time debit transactions, you must consent to the Credit Union's Courtesy Pay plan in order for the transaction to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for Courtesy Pay and the Schedule of Fees.

Except as otherwise agreed in writing, if we exercise our right to use our discretion to pay an overdraft, we do not agree to pay overdrafts in the future and may discontinue covering overdrafts at any time without notice. If we pay an overdraft or impose a fee that overdraws your account, you agree to pay the overdrawn amount in accordance with your overdraft protection plan or, if you do not have such a plan with us, in accordance with our overdraft payment policy.

Checks, drafts, transactions, and other items may not be processed in the order that you make them or in the order that we receive them. We may, at our discretion, pay a check, draft, or item, and execute other transactions on your account in any order we choose. The order in which we process checks, drafts, or items, and execute other transactions on your account may affect the total amount of overdraft fees that may be charged to your account. Please contact us if you have questions about how we pay checks or drafts and process transfers and withdrawals.

PAYMENT OF SHARE DRAFTS OR CHECKS

- We may pay a share draft or check on whatever day it is presented for payment, notwithstanding the date appearing on the share draft or check. If a member dies or is adjudicated incompetent, the Credit Union retains the reasonable opportunity to act on it. Even with knowledge, the Credit Union may, for ten (10) days after the date of death, pay drafts drawn before death unless ordered to stop payment by a person claiming an interest in the account.
- The Credit Union is protected from liability when it continues to honor a member's draft even though it has received notice of an adverse claim to the account. Unless the Credit Union is served with an appropriate court order or the claim provides the Credit Union with indemnity (at a level acceptable to the Credit Union) it may ignore the adverse claim.

PAID SHARE DRAFTS OR CHECKS - Paid share drafts or checks will not be returned to you. We will make photocopies available to you of specific paid share drafts or checks upon your request. A fee may be imposed for each share draft or check copied.

STOP PAYMENTS - You may stop payment on a check drawn on your account. An oral stop order is effective for only fourteen (14) days and must be followed up with written notice that is effective for six (6) months. The Credit Union will not honor a stop payment order on an Official Check. You must inform the Credit Union of the exact amount of the share draft or check, the number of the share draft or check, and the number of the account. Also, the Credit Union is entitled to a reasonable period of time following the stop order to notify its employees.

WRONGFUL DISHONOR - If we dishonor an item by mistake, our liability is limited to actual damages proved. The Credit Union retains the right to pay or dishonor a share draft more than six (6) months old without prior notice to the member. The Credit Union retains the right to disregard information on the share draft other than the identification of the payor, payable through bank, payee, and the amount. Language on the share draft such as "Void if not paid in 30 days" or "not good in excess of \$100.00" or the like, will not be honored.

STATEMENTS - The Credit Union will mail statements or make them available electronically on a monthly basis. The member is expected to examine the statements carefully and reconcile the account. If there are any discrepancies, the Credit Union should be notified immediately, as the statement is considered correct unless the Credit Union is notified within sixty (60) days of the member receiving the statement of any errors.

TERMINATION OF ACCOUNT - We may close your share draft or checking account at any time by mailing you a notice with a remittance for the balance therein. We are not liable for refusing to pay any share draft or check presented after an account is closed.

LIABILITY - The member may terminate the relationship upon written ten (10) day notice. The termination, however, does not release the member from payment of accrued fees or liability for drafts in process, and entitles the member to the return of the balance less any appropriate debt items.

FUNDS AVAILABILITY

This policy statement applies to "transaction" accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Share draft accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might also be included under this policy. Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. At that time, you can withdraw the funds or we will use the funds to pay checks that you have written. Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and Federal holidays. If you make a deposit after our regular business hours or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

LONGER DELAYS MAY APPLY - In some cases, we may not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the seventh business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposited will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn you account repeatedly in the last six months.
- There is an emergency, such as a failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh (7) business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new member, the following special rules will apply during the first thirty days your account is open: The first \$5,000 from a deposit of U.S. Treasury checks will be available on the first business day after the day of your deposit. The excess over \$5,000 will be available on the seventh business day after the day of your deposit. Funds from wire transfers into your account will be available on the first business day after the day we receive the transfer. Funds from deposits of cash and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's and state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000 will be available on the seventh business day after the day of your deposit. If you do not make the deposit in person to one of our employees, the first \$5,000 may not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the seventh business day after the day of your deposit.

Disclosures Relating to ACH Transfers

General Information

ACH transfers are the mechanism for making various types of payments, including but not limited to:

- Direct deposit of payroll, Social Security, and other government benefits and tax refunds
- Direct payment of consumer bills such as mortgages, loans, utility bills, and insurance premiums
- Business-to-business payments
- E-check payments
- E-commerce payments
- Federal state, and local tax payments

ACH transactions involving your account are subject to the operating rules of NACHA – The Electronic Payments Association (the "NACHA Rules" or NACHA Operating Rules"), our General Account Terms and Conditions, and any applicable agreements between you and us (all as in effect from time to time). ACH transfers to and from your account will be shown on your monthly accounts statements. For purposes of these disclosures, our business days are Monday through Friday, excluding legal and our designated holidays.

Provisional Credits: Receipt of ACH Items; Non-EFTA Payments

A. Provisional Payment Disclosure:

a. Credit given by us to you with respect to an Automated Clearing House credit entry is provisional until we receive final settlement for the entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry, and the party making payment to you via such entry (i.e., the originator of the entry) is not considered and shall not be deemed to have paid you the amount of the entry. If this happens, we do not send you a separate notice; we report the information in your account statement.

B. Notice Disclosure:

a. Under the NACHA Operating Rules, which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of ACH payments in your periodic account statements we provide to you.

C. Choice of Law Disclosure:

a. We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses (ACH) and which are not subject to the Electronic Fund Transfer Act. Your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of New York as provided by the NACHA operating rules, which are applicable to ACH transactions involving your account.

Truth-In-Savings Disclosure

SHARE ACCOUNTS REGULAR SHARE, CHRISTMAS CLUB, VACATION CLUB, TEACHER'S CLUB
& PEE WEE SHARE ACCOUNTS

RATE INFORMATION - These are variable rate accounts. The dividend rate and annual percentage yield on these accounts may change every quarter as determined by the Credit Union Board of Directors.

COMPOUNDING AND CREDITING FREQUENCY - Dividends are compounded and credited quarterly on the ledger balance.

MINIMUM BALANCE TO OPEN THE ACCOUNT - \$5.00.

MINIMUM BALANCE TO OBTAIN THE ANNUAL PERCENTAGE YIELD DISCLOSED - \$5.00.

COMPUTATION METHOD - Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

ACCRUAL OF DIVIDENDS - Dividends will begin to accrue on the business day of your deposit. If you close your account before your accrued dividends are credited, you will not be paid any dividends for the dividend period.

TRANSACTION LIMITATIONS - During any statement period, you may not make more than six transfers per month to another credit union account of yours or to a third party by means of preauthorized or automatic transfer instruction. If you exceed the transfer limitations set forth above in any statement period, your account may be subject to closure by the credit union, and you may be charged a fee for each excess item.

NATURE OF DIVIDENDS - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

SHARE DRAFT/CHECKING ACCOUNTS

RATE INFORMATION - This is a variable rate account. The dividend rate and annual percentage yield on this account may change every quarter as determined by the Credit Union Board of Directors.

COMPOUNDING AND CREDITING FREQUENCY - Dividends are compounded and credited quarterly on the ledger balance.

MINIMUM BALANCE TO OPEN THE ACCOUNT - \$5.00.

COMPUTATION METHOD - Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

ACCRUAL OF DIVIDENDS - Dividends will begin to accrue on the business day of your deposit. If you close your account before your accrued dividends are credited, you will not be paid any dividends for the dividend period.

NATURE OF DIVIDENDS - Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

TRANSACTIONS LIMITATIONS - None.

FEES - An insufficient funds fee will be charged for each item returned for insufficient funds. Additional fees may apply. Refer to Schedule of Fees.

TERM ACCOUNTS CERTIFICATES OF DEPOSIT

RATE INFORMATION - This is a **fixed rate account**. The dividend rate and annual percentage yield are disclosed on the available rate sheet. This rate is determined by the Credit Union Board of Directors. You will be paid this rate until maturity. The annual percentage yield is based on the assumption that dividends remain on deposit until maturity. Any withdrawal will reduce earnings.

COMPOUNDING AND CREDITING FREQUENCY - Dividends are compounded and credited monthly on the ledger balance.

MINIMUM BALANCE TO OPEN THE ACCOUNT - \$1,000.00.

MINIMUM BALANCE TO OBTAIN THE ANNUAL PERCENTAGE YIELD DISCLOSED - \$1,000.00.

COMPUTATION METHOD - Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

ACCRUAL OF DIVIDENDS - Dividends will begin to accrue on the business day of your deposit.

TRANSACTION LIMITATIONS - You may not make any deposits into your account before maturity. You may not make any withdrawals of principal from your account before maturity unless withdrawal is because of the death of any owner; withdrawal is after the close of the dividend period in which the owner(s) membership was terminated under Article II, Section 5 of the bylaws; withdrawal is a result of the voluntary or involuntary liquidation of the Credit Union; the account is part of a qualified individual retirement or Keogh plan, with distribution of funds upon the participant's disability. We may impose a penalty if we grant your withdrawal request. You may make withdrawal of dividends from your account before maturity.

MATURITY DATE - You will receive a notice of certificate maturity a minimum of 10 days in advance of the maturity date. If your instructions for renewal are not received by the Credit Union prior to the maturity date, the balance will automatically be renewed for the same term at the prevailing rate.

EARLY WITHDRAWAL PENALTIES - Penalties may be imposed for withdrawals before maturity. If the term of the certificate is less than 24 months, then the forfeiture of the dividends is the smaller of the following amount: Dividends since the date of issuance or renewal or 90 days dividends. If the term is 24 months or greater, then the smaller of the following amount: Dividends since the date of issuance or renewal or 180 days dividends.

MONEY MARKET ACCOUNTS

RATE INFORMATION - These are variable rate accounts. The dividend rate and annual percentage yield on these accounts may change every quarter as determined by the Credit Union Board of Directors.

COMPOUNDING AND CREDITING FREQUENCY - Dividends are compounded monthly and credited quarterly on the ledger balance.

MINIMUM BALANCE TO OPEN THE ACCOUNT - \$2,500.00

MINIMUM BALANCE TO OBTAIN THE ANNUAL PERCENTAGE

YIELD (APY) DISCLOSED - Dividend rates are tiered and based on the member's account balance. Balances below \$2,500.00 will earn zero APY. You must maintain a minimum balance of \$2,500.00 in your account each day to obtain the disclosed APY for tier one. Balances between \$2,500.00 to \$9,999.99 will earn the APY for tier one. Balances between \$10,000.00 and \$24,999.99 will earn the APY for tier two. Balances of \$25,000.00 and above will earn the APY for tier three.

MINIMUM BALANCE TO AVOID IMPOSITION OF FEES - None.

COMPUTATION METHOD - Dividends are calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

ACCRUAL OF DIVIDENDS - Dividends will begin to accrue on the business day of your deposit.

TRANSACTION LIMITATIONS - Pursuant to banking regulations, you are permitted to make no more than six withdrawals or transfers to any of your accounts at Ontario Shores Federal Credit Union or to any third parties each month. This includes pre-authorized, automatic or ACH transactions, internet transactions or teller checks or money orders payable to third parties. Each transfer or withdrawal over your monthly limit of six will result in a service charge assessment (see our "Schedule of Fees"). The following transfers do not count towards the limit:

1. Withdrawals or transfers made in writing and delivered by mail or in person and
2. Withdrawals or transfers made in person at any of our offices or by telephone. Members who continue to exceed the limits on their Money Market accounts may lose their Money Market account and be asked to transfer their funds to their transaction account.

RATES AND APYs AT ACCOUNT OPENING:

Opening date _____

The listed dividend rate and annual percentage yield (APY) are as of the last dividend period.

	<u>Dividend Rate</u>	<u>APY</u>
Regular Shares	_____	_____
Club Accounts (Vacation, Teacher and Christmas)	_____	_____
PeeWee Accounts	_____	_____
IRA Share Accounts	_____	_____
Share Draft Accounts	_____	_____

Money Market Accounts

Opening date _____

<u>Minimum Balance To Earn Dividends</u>	<u>Dividend Rate</u>	<u>APY</u>
\$2,500.00 (tier one)	_____	_____
\$10,000.00 (tier two)	_____	_____
\$25,000.00 (tier three)	_____	_____

The rates appearing on this rate table are accurate as of the opening date listed above. For further questions or information, please contact Ontario Shores Federal Credit Union.

Privacy Policy

Your Credit Union believes your privacy is important. Protecting your personal information and using it in a manner consistent with your expectations is a high priority for everyone at Ontario Shores FCU.

Only authorized employees, trained in the proper handling of account information, have access to our database. Your name, address, phone numbers, and financial information contained in this database or compiled from our web site is never sold or rented to anyone. Our comprehensive privacy policy is as follows:

- The Credit Union collects only the personal information that is necessary to conduct our business. That means, just what is necessary to provide competitive financial products and services - no more.
- We will protect your personal information and maintain strong security controls to ensure that member information in our files and computers is protected.
- You will always have access to your information. As a member of Ontario Shores FCU, you can review your information and make any necessary changes to ensure that our records are complete and accurate.
- We share information only when absolutely necessary and only to administer the products and services we provide, or when required to do so by the government, or when we partner with other businesses to offer a broader array of products and services to our members.
- We partner only with businesses that follow strict confidentiality requirements. The businesses we select must offer products designed to enhance our members' economic well-being. Under no circumstances do we authorize these firms to charge your account without your express consent, nor do we sell member information to telemarketing firms.
- You have a choice in how your information is used. Any member of this Credit Union may elect to keep information from being shared with our business partners. We will take all reasonable steps to make sure your requests are followed.
- E-mail information provided by members and non-members is used to respond to inquiries, comments, or suggestions. This information also may be retained to provide members with timely information concerning products or services at the Credit Union. It is never sold, given, or disclosed to third parties not affiliated with the Credit Union.



