

YOU HAVE THE RIGHT TO BLOCK THE DISCLOSURE OF YOUR INFORMATION

Other Parties: If you do not want us to share your information with other parties, you can block the release of certain information. This is known as your right to “opt out.” Your decision to block the disclosure of your information will apply to information collected from all products and services you receive from us. If you have obtained one or more products or services jointly, an opt out instruction by any party will be effective for all of that party’s information we have collected and for all information collected in conjunction with the product or service for all other joint parties. If one of you chooses to opt out, no information we have collected about you will be shared, nor will we share information about any other joint party collected in conjunction with the product or service.

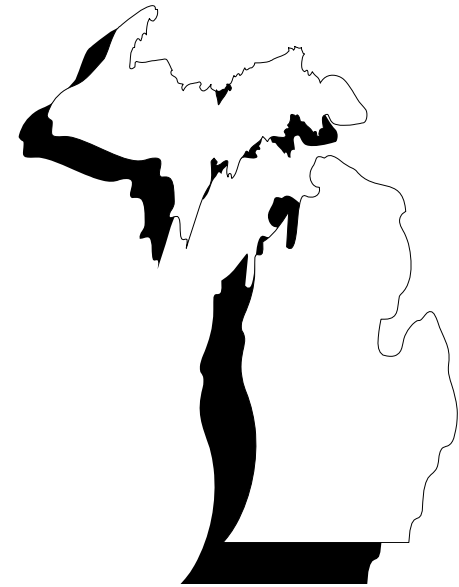
If you previously sent us an opt out, then we will continue to apply your instructions to the information you asked us not to share. You do not need to return another opt out form.

OPTING OUT

We have explained our policy about the disclosure of certain information. If you prefer that we do not disclose information to other parties you may opt out of those disclosures. You may direct us not to make those disclosures (other than the disclosures permitted by law). Your decision to block the disclosure of your information will apply to information collected from all products and services you receive from us. An opt out instruction by any party on an account will be effective for all of that party’s information and for all information collected in conjunction with the product of service for all joint parties. If one party opts out all parties are considered having opted out. To Opt Out, send notification, via US mail to the Credit Union at: 424 S. Mansfield, Ypsilanti, MI 48197 or e-mail to YAFCU@yafcu.com. Include the following information with your request.

Name / Signature / Address / Phone number and last four digits of your Social Security Number.

PRIVACY DISCLOSURE



Ypsilanti Area
Federal Credit Union
424 S. Mansfield
Ypsilanti, MI 48197
(734) 484-5100
Fax (734) 484-1715



NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

This is our privacy notice for our members.

Our members are defined as:

- Our consumer members who have a continuing relationship by the use of products or services such as a(n):
 - Share/Savings account
 - Loan account
 - Credit card account
 - Automobile lease we service
 - Individual Retirement Account

We will tell you the sources of the information we collect about you. We will tell you what measures we take to secure that information.

We will tell you what information we share about you with other entities. We will explain what your rights are, and how you can exercise them. If you share an account relationship with someone else, such as a joint account holder or co-borrower, we suggest that you share this information with such persons to ensure that each of you is aware of our policy and your options.

Definitions

Nonpublic personal information is the information collected about you in connection with providing a financial product or service. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records.

Affiliate is a company we own or control.

Nonaffiliated third party is a person we do not employ or a company that is not an affiliate of ours. This is also known as nonaffiliated third party, or simply, an “*other party*.”

Opt out means a choice you can make to prevent certain sharing of information. You can exercise this choice by utilizing the opt out form.

INFORMATION WE COLLECT

We collect information about you from the following sources:

- Information you give us on applications or other forms, Information about your transactions with us, and/or our affiliates, information about your transactions with other parties and information from a consumer reporting agency.

CONFIDENTIALITY AND SECURITY OF YOUR INFORMATION

We restrict access to 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 to protect this information.

YOUR INFORMATION AND OTHER PARTIES

We may disclose information to other parties. Here are the kinds of information we disclose to these other parties:

- Information you give us on an application or other forms, such as:
 - Name and Address
- You may opt out and choose not to disclose the above information.

Types of Other Parties

We may disclose information about you to the following types of other parties:

- Financial service providers, such as:
 - Insurance agents
- Businesses offering nonfinancial products or services, such as: Direct marketers

We may also disclose information about you to other parties as permitted by law.

Reasons For Disclosing

We may disclose information about you to other parties to provide you with information about additional products and services.

Limitations on Disclosure

Here are the limitations we impose on the use of information disclosed to other parties:

- We only allow direct mail solicitations.
- We do not allow telephone solicitations.

Future Disclosure To Other Parties

We may, in the future need to disclose information about you with the following types of parties:

- Financial service providers, Securities broker dealers
- Businesses offering nonfinancial products or services, retailers.

FORMER MEMBERS

We do not disclose information about former members, except as permitted by law.

OUTSIDE MARKETING SERVICES

We may disclose the following information to companies that perform marketing services on our behalf:

- Information you give us on an application or other forms, such as: Name and Address
- We disclose the information listed above with companies that perform marketing services on our behalf. You do not have a right to opt out of the disclosure of this information. We may also disclose information about you to other outside marketing services as permitted by law.

Types of Businesses

Here are the types of businesses with whom we may disclose information for outside marketing purposes:

- Service providers that perform marketing services for us that include Direct sales companies.

Reasons For Disclosing

We may disclose information about you to companies that perform marketing services on our behalf to provide you with information about additional products and services.

Limitations on Disclosure

Here are the limitations we impose on the use of information disclosed to companies that perform marketing services on our behalf:

- We only allow direct mail solicitations.
- We do not allow telephone solicitations.