



Suburban
Federal Credit Union

HAPPENINGS

5310 Elmer Drive Toledo, Ohio 43615 419-531-9683

January, 2007

PRIVACY: Your Credit Union is on Your Side!

While there's a lot of talk about consumer privacy issues in the new Internet and financial modernization era, we want you - our member - to know just where we stand on matters relating to your personal and confidential information. We are on your side. We always have been, and always intend to be!

What does this mean for you?

Simply stated, we hold your personal and transactional information in the strictest confidence. The National Credit Union Administration has standard bylaws, adopted by federal credit unions, which contain strict provisions about the privacy of credit union member transactions.

Check out these great rates!

Save with us!

Shares: Over \$50

1.00% (APY 1.00%)

Share Drafts: Over \$200

.25% (APY .25%)

Share Certificates

5.05% (APY 5.15%)

New Money Only

\$1,000 Minimum

12 Months

Get a loan!

Share Secured

4.00% APR

Signature Loans:

Under \$500

12.00% APR

\$501 to \$4,000

13.50% APR

(Contact the Suburban Federal Credit Union for more information regarding fees and terms. Rates are subject to change daily.)

What does this mean to the Credit Union?

The Credit Union believes that it has the obligation to collect and use your financial information only to administer its business. We routinely collect and retain the information we obtain from your account applications, transaction history (for deposits, loans, credit cards, etc.) and from consumer reports. This information is needed to:

- Establish and administer your accounts. (Example: We ask for personally identifying information to protect your accounts from fraud.)
- Satisfy certain regulatory requirements. (Example: When you open an account that pays interest, we are required by the Internal Revenue Service to obtain your Social Security Number.)
- Better understand you so that we may provide you with additional or improved products and services. (Example: We require information *continued on back page*)

REFLECTIONS ON SUBURBAN FCU's NEW NAME!!

Changing our name is going to have a positive effect down the road because it reflects our changing times and the way we conduct business. We need to change or get left behind. We really needed to modernize. We are trying to implement the things that our members have asked for. The new web site, ATM cards, home banking and our drive-up window are some of those changes.

This "Rebirth" has prompted us to change our name to help us in the process of moving forward. We may have made some unpopular decisions in the past, but they were made with the majority of our membership in mind, and with the goals for the future in mind.

The name change was just one part of that plan. I hope that the membership will continue to support the Credit Union and the Board of Directors through these changes.

Thanks for being a member!

James Linenkugel

The name change of our credit union to Suburban Federal Credit Union is to benefit its members and include other churches other than the existing church members we already have (including members from the A & P Tea Company). Also, the new services we are now offering to our members are important.

Doug Ronau

Privacy

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concerning your credit history and your assets to determine if you qualify for loan approval.)

● We do not share the nonpublic personal information of our current or previous members and non-member customers with affiliates or non-affiliated third parties except as permitted or required by law.

● If we might want to use your financial information to offer you products, services or other opportunities to serve you, the member-owner, we would give you the option to "opt out" (decline).

● In the event your credit union informs you of the possibility it will provide personal information to parties not affiliated with your credit union, you can "opt out."

● In the process of our providing services to you, the member, if we need to provide information to other parties, we will ask you to sign a form showing your agreement to this action. (Example: Providing our affiliate mortgage lender with your credit report.)

● If we require information from

others in order to fulfill a request for service from you, the member, we will ask you to sign a form showing your agreement to this action. (Example: Verifications of employment or credit report in processing a home equity application.)

● Access to your personally identifiable financial information is limited to employees with a specific business reason for utilizing this data. Our employees are educated about the importance of maintaining confidenti-

ality and member privacy. Appropriate disciplinary steps can be invoked to enforce employee compliance.

● In order to prevent unauthorized access to your information, we maintain security standards and procedures that conform to industry practices. These security standards and procedures are routinely tested to verify the integrity of our systems.

Your Suburban FCU is concerned about you...and your privacy!

A new year! A new car!!!

*Start 2007 out right in
a new or used car...
with a loan from your
Suburban Federal
Credit Union!*

*As a member of the
Suburban Federal Credit
Union, you qualify for our
fantastic auto loan rates!*

(Contact Credit Union employees for
more information regarding fees and
terms. Rates are subject to change daily.)

New car loans

Up to 48 months:
4.75% APR

48 to 72 months
5.00% APR

Used car loans

2004-2006 vehicle for 60 months:
5.75% APR

2000-2003 vehicle for 54 months:
6.75% APR

1997 - 1999 vehicle for 48 months:
7% APR

1996 or older vehicle for 36 months:
8% APR

Call us today for a quote
on your next vehicle!

Suburban Federal Credit Union
5310 Elmer Drive
Toledo, Ohio 43615

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US POSTAGE PAID
TOLEDO OH
PERMIT 255