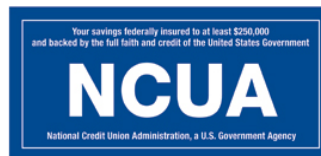


A PRIVACY PLEDGE TO OUR CREDIT UNION MEMBERS



**An Important Notice About
the Personal Information
State CS Employees
Federal Credit Union
Collects and How We Use It
to Provide Products and
Services to You**



To assure the continued privacy and confidentiality of your personal financial information, your Credit Union observes these practices and procedures:

Information We Collect

We collect nonpublic information about you from some or all of the following sources:

- Information we receive from you on applications and other forms;
- Information about your transactions with us;
- 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.

Information We Disclose

We may disclose all of the information we collect about our members or former members as described above to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We share this information to provide you with high quality products and services. We may also disclose information about you under other circumstances as permitted by law.

How We Protect Your Information

We restrict access to nonpublic 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.

Credit Union members and the public may receive copies of this notice privacy practices by contacting the Credit Union.