

January 2009

Titan Federal Credit Union

114 Mack Avenue, Pleasant Gap, PA 16823
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www.titanfcu.com
Monday through Thursday 8:30 AM to 5:00 PM
Friday 8:00 AM to 6:00 PM



AMERICA'S
CREDIT UNIONS™

Where people are worth more than money.™

“Serving Our Members Since 1937”



72nd Annual Meeting & Banquet



This year we are trying something new for the annual meeting, it is going to be held at the Ramada Inn State College. After Dinner and the meeting there will be a DJ for some dancing, so wear your dancing shoes. The tickets will be on sale starting January on a first come first serve basis, and the tickets are \$10.00 a person. We have reservations for 175 people so come and get your tickets before they are sold out.

Buffet Dinner – 6 P.M. Meeting – 7 P.M.
DJ- 8 P.M. – 11 P.M.

SHARE RATES

Regular Shares 2.25% - 2.27% APY
Christmas Shares 2.0% - 2.02% APY
IRA Shares 3.50% - 3.55% APY

(APY = annual percentage yield;
APR = annual percentage rate)

(The above rates are accurate at the time of printing. Please contact the credit union for current rate information and any additional terms and conditions.)

LOAN RATES

New/ Used Vehicles	36 mos.	3.9% APR
	48 mos.	4.5% APR
	60 mos.	4.9% APR
	72 mos.	5.9% APR
Share Secured	60 mos.	4.0% APR
Second Mortgages	60 mos.	4.9% APR
	120 mos.	5.5% APR
	240 mos.	6.0% APR
Personal (unsecured)	60 mos.	7.0% APR

Share Insurance: Coverage Chart

Your savings federally insured to at least \$250,000 by the National Credit Union Administration and backed by the full faith and credit of the United States Government

Individual accounts (shares, share drafts) - All standard accounts are added together and insured up to \$250,000.

Joint accounts (shares, share drafts) – Each co-owner’s share in all of his or her joint accounts are added together and insured up to \$250,000 (separate from individual coverage).

IRA accounts- The individuals IRA and Roth IRA accounts are added together and insured up to \$250,000.

**Titan Federal Credit Union
Privacy Notice and Disclosure**

Titan FCU, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under Federal Law, we are required to give you this privacy notice. It describes our Credit Union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the Credit Union.

If after reading this notice, you have questions, please contact us at 814-359-4540 or write to: Robert Knoffsinger, Titan Federal Credit Union, 114 Mack Ave., Pleasant Gap, PA 16823.

Information We Collect About You

We collect nonpublic information about you from the following sources:

- Information we receive from you on forms and applications
- Information about your transactions with us
- Information we receive from a consumer reporting agency

We may disclose all of the information we collect, as described above, as permitted by Law.

Parties Who Receive Information From Us

We may disclose nonpublic personal information about you to the following types of third parties.

- Financial service providers, such as insurance companies
- Non-financial companies, such as consumer reporting agencies, data processors, share draft printers, plastic card processors and government agencies.

**Disclosure of Information to Parties
That Provide Services To Us**

In order for us to conduct the business of the Credit Union, we may disclose all of the information we collect, as described above, to companies that perform marketing or other services on our behalf so that we may provide members competitive products and services. We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our Credit Union, and follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidential protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

Disclosure of Information – Former Members

If you terminate your membership with Titan FCU, we will not share information we have collected about you, except as may be permitted by law.

How We Protect Your Information

We may 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, or procedural safeguards that comply with Federal Regulations to guard your nonpublic personal information.

FACTA Disclosure Notice

Under the Fair and Accurate Credit Transaction Act (FACTA) we are required to provide you with the following notice in relation to your loan account(s) with the Credit Union. "We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report."

**Disclosures Regarding Electronic "Wholesale Credit"
Transactions Subject To Uniform Commercial
Code Article 4A**

Provisional Payment: Credit given by us to you with respect to an ACH credit entry is provisional until we receive final settlement for such 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) shall not be deemed to have paid you in the amount of such entry.

Notice of Receipt of Entry: Under the operating rules of the National Automated Clearing House Association, 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 payments in the periodic statements we provide to you.

Choice of Law: 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 and 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 operating rules of the NACHA, which are applicable to ACH transactions involving your account,