

January 2010

# Titan Federal Credit Union

114 Mack Avenue, Pleasant Gap, PA 16823  
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Toll Free (866) 442-3132 VISA (800) 433-0505  
[www.titanfcu.com](http://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”**

## Advantages of a Credit Union Credit Card

### 73<sup>rd</sup> Annual Meeting & Banquet

Our 73rd Annual Meeting, Banquet and Election of officers will be held on Saturday, March 20, 2010. The meeting will again be held at the Ramada Inn in State College. There will be a buffet dinner at 6:00 PM followed by the meeting at 7:00 PM.

Tickets, \$10.00 per person, will be on sale beginning on January 15, 2010.

Does your credit card do what's right for you even when no one is watching?

Does your credit card give you a low interest rate, easy to understand terms, no hidden fees and no tricky accounting that forces you to pay more interest and fees than you should have to?

The Credit Card Accountability Responsibility and Disclosure Act of 2009 was designed to make other financial institutions do what Titan FCU has been doing all along – operating in the consumers best interest. According to the New York Times, credit union credit cards are the ones other credit card providers should emulate.

Call us today and we'll get you started on a credit card that already has low fees, low interest rates and reasonable grace periods. After all, credit unions have been doing the right thing for their members all along, even when no one was watching.

### Share & Loan Rates

Regular Shares	1.75%	1.76% APY
Christmas Shares	1.50%	1.51% APY
IRA Shares	3.00%	3.03% APY
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.	4.25% APR
	120 mos.	4.9% APR
	240 mos.	5.5% APR
Unsecured	60 mos.	7.0% APR
VISA Credit Cards	9.9% APR - purchases	
	10.9% APR - cash adv.	

### 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.”

### Titan FCU Financials

Assets	\$38,946,759
Shares	\$34,942,337
Loans	\$10,416,872
Members	3,126

(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.)

## **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.

### **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.

### **Notice Regarding Non-VISA Pinless Debit Transactions**

You may use your VISA Debit Card to initiate both VISA debit transactions and non-VISA debit transactions without using a personal identification number (PIN) to authenticate the transactions. To initiate a VISA debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a VISA network. To initiate a non-VISA debit transaction, you may enter a PIN at a POS terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-VISA transaction. We have enabled non-VISA debit transaction processing on the STAR and ALLPOINT networks. The rights and protections applicable to only VISA debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Funds Transfer Agreement and Disclosure will not apply to transactions processed through non-VISA networks.