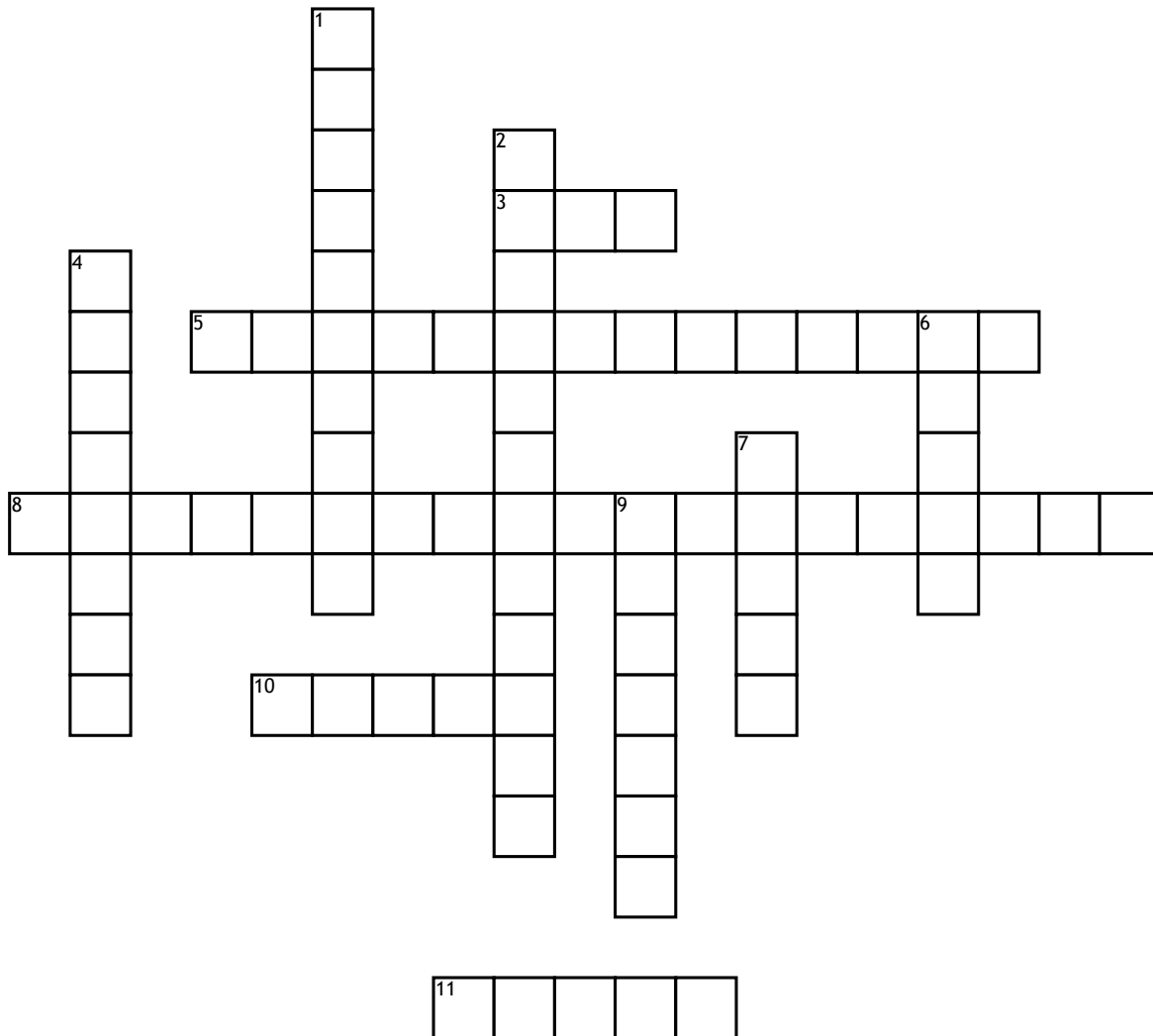


Right to Financial Privacy Act



Across

3. Before the Act customers could _____ challenge government access to their financial records.
5. One exception to RTFPA is the _____, which requires FI's to report information relevant to possible law violations.
8. Credit Unions cannot notify a member that a request for information has been submitted when requested by _____.
10. Credit union member's who believe their rights have been violated have how long to file a lawsuit to enforce their rights _____.
11. Any credit union or employee of the institution who discloses information in violation of RTFPA is liable for _____ penalties.

Down

1. The Act imposes limitations and duties on financial institutions before releasing the information sought by _____ agencies.
2. Credit unions should retain all records of information requests for how long?
4. Member's financial records may be disclosed if you receive the following _____.
6. A judicial subpoena is similar to an administrative subpoena except it is issued by a _____.
7. The written certificate of compliance certifies that the agency complied with the applicable provisions of the _____.
9. A credit union that complies with the request for information from a federal agency will incur costs and is _____ to accept payment from a government authority as reimbursement.