



Accounts	Loans & Visa	Home Loans	Online	Business
Membership Benefits				

Privacy Policy

CFCU Community Credit Union Web Site

CFCU Community Credit Union, 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:

(800) 428-8340

(607) 257-8500

Facts	What does CFCU Community Credit Union do with your personal information?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	The types of personal information we collect and share depend on the product or service you have with us. The information can include: <ul style="list-style-type: none"> ⊙ Social Security number <i>and</i> credit history ⊙ checking account information <i>and</i> transaction or loss history ⊙ credit card or other debt <i>and</i> payment history 	
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies share their members' personal information; the reasons CFCU Community Credit Union chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does CFCU Community Credit Union share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products	Yes	No

and services to you	Yes	No
For joint marketing with other financial companies	No	We do not share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For nonaffiliates to market to you	Yes	Yes
To limit our sharing	<p>☉ Call 607-257-3282 ext. 3495 or 800-428-8340</p> <p>☉ Email compliance@mycfcu.com</p> <p>Please note: If you are a new member, we can begin sharing your information 30 days from the date we provided in person or mailed this notice. When you are no longer our member, we will no longer share information we have collected about you except to respond to court orders, legal investigations or report to credit bureaus. However, you can contact us at anytime to limit our sharing.</p>	
Questions?	Call 607-257-8500 or 800-428-8340	
What we do		
How does CFCU Community Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with Federal law. These measures include computer safeguards and secured files and buildings.	
How does CFCU Community Credit Union collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ☉ Open an account <i>or</i> Apply for a loan ☉ Pay your bills <i>or</i> Use your credit or debit card ☉ Make deposits or withdrawals from your account <i>or</i> enter into an investment advisory contract <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>	
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> ☉ Sharing for affiliates' everyday business purposes – information about your creditworthiness ☉ Affiliates from using your information to market to you ☉ Sharing for nonaffiliates to market to you 	
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account – unless you tell us otherwise.	
Definitions		
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <p>☉ <i>CFCU Community Credit Union does not share with our affiliates.</i></p>	
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <p>☉ <i>Nonaffiliates we share with can include insurance companies, consumer reporting agencies, check/share draft printers, plastic card processors, government agencies and mailhouses.</i></p>	
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>☉ <i>CFCU Community Credit Union does not jointly market.</i></p>	

DISCLOSURE OF INFORMATION ABOUT FORMER MEMBERS

If you terminate your membership with CFCU Community Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

HOW WE PROTECT YOUR INFORMATION

We 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.

WHAT MEMBERS CAN DO TO HELP

CFCU Community Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines: -

Protect your account numbers, plastic card numbers, personal identification numbers (PINs) or passwords. Never keep your PIN with your card. The PIN can provide free access to your accounts if your card is lost or stolen.

Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.

Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

Let us know if you have questions. Please do not hesitate to call us – we are here to serve you!

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INFORMATION WE COLLECT ABOUT YOU

We collect nonpublic personal information about you from 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

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, check/share draft printers, plastic card processors, government agencies and mail houses

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 other financial institutions with whom we have joint marketing agreements, to other companies that perform marketing services on our behalf, or to nonaffiliated third parties for the purposes of processing and servicing transactions that you request or authorize, 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, 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 confidentiality 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.

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- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

Let us know if you have questions. Please do not hesitate to call us – we are here to serve you!