

Privacy Notice

Community Financial Members Federal Credit Union is committed to protecting the privacy of our members. We will strive to protect your confidential personal information in a manner consistent with our mission of providing our members with outstanding financial value and convenient financial services.

The following is a description of the information we collect and disclose, including the parties who receive nonpublic information from us as we conduct the normal business operations of Community Financial.

Information We Collect About You

We collect information about you, such as your name, address, social security number, employer, income, and account information at other financial institutions, from some or all of the following sources:

- Information we receive from you on applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer credit reporting agency.

Community Financial will collect only the personal information that is necessary to conduct our business. That means only what is necessary to provide competitive financial products and services – no more.

Information We Disclose

We may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

These may include:

- Financial service providers such as those who provide insurance, mortgage and investment services.

With regard to these types of companies, to protect your privacy we do business only with companies that agree in writing to maintain strong confidentiality protections. We restrict those companies to using your information only for the reason for which we have given them your information, and for no other purpose. Under no circumstances will we authorize these firms to charge your account without your express consent, and we will not sell member information to telemarketing firms.

Confidentiality

We will disclose information to third parties about your Account or the transfers you make:

- Where it is necessary for completing transfers;
- In order to verify the existence and condition of your Account for a third party, such as a credit bureau or merchant;
- In order to comply with government agency or court order;
- If you give us your written permission;
- If any of your Accounts become delinquent, overdrawn or involved in legal proceedings, information may be released to attorneys, accountants, collection agencies, financial institutions, and others involved in collection, adjustment, settlement or reporting;
- To protect against potential fraud or other crimes; or
- When otherwise permitted by law.

Disclosure Of Information About Former Members

If your membership with Community Financial terminates, we may not share information we have collected about you, except as may be permitted or required by law.

How We Protect Your Information

Under no circumstances do we provide any information we collect about you to telemarketers or other third parties that do not act on your behalf as a member of this credit union. We provide all users of our ATMs with protection of their personal financial information. We restrict access to nonpublic information about you to those employees and members of our Official Family who need to know that information to provide products or services to you. Our employees and members of our Official Family are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic and procedural safeguards as part of a comprehensive risk management system that complies with federal regulations to protect against anticipated threats or hazards to the security of your information and to protect against unauthorized access and use of that information.

Credit Union members and the public may receive copies of this notice of privacy practices by contacting the credit union at:

Community Financial
500 S. Harvey
Plymouth, MI 48170
(734) 453-1200 or (877) 937-2328 toll free