PRIVACY NOTICE

FACTS	WHAT DOES COMMUNITY FINANCIAL 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 products or service you have with us. This information can include: Social Security Number and income account balances and payment history credit history and credit scores When you are no longer our member, we may continue to share your information as described in this notice. 		
How?	All financial companies need to share members' and other non-member consumers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' and other non-member consumers' personal information; the reasons Community Financial chooses to share; and whether you can limit this sharing.		

Reasons we can share your personal information	Does Community Financial Credit Union share?	Can you limit this sharing?
For our everyday business purposes- such as to process your transaction, maintain your accounts(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes- to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes- information about your transactions and experiences	NO	N/A
For our affiliates' everyday business purposes- information about your creditworthiness	NO	N/A
For nonaffiliates to market to you	NO	N/A

Questions?

Call (877) 937-2328 or go to www.cfcu.org

PRIVACY NOTICE

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Who we are

Who is providing this notice?

COMMUNITY FINANCIAL CREDIT UNION (COMMUNITY FINANCIAL)

What we do				
How does Community Financial 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. Encryption technology is used to keep your financial information safe.			
How does Community Financial collect my personal information?	 We collect your personal information, for example, when you open an account or apply for a loan pay your bills or deposit money use your credit or debit card. We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. 			
Why can't I limit all sharing?	 Federal law gives you the right to limit only your sharing for affiliates' everyday business purposes information about credit worthiness affiliates from using your information to market to you sharing for nonaffiliates to market to you. State laws and individual companies may give you additional rights to limit sharing. 			

Definitions				
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Community Financial has no affiliates. 			
Nonaffiliates	 Companies not related by common ownership or control. They can be financial and nonfinancial companies. Community Financial does not share with nonaffiliates so they can market to you. 			
Joint Marketing	 A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include insurance companies. 			



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