

WHAT DOES CFCU 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. This information can include:

- Social Security number and Account Transactions
- Account Balances and Employment Information Payment History and Wire Transfer Information

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 can share their members' personal information; the reasons CFCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CFCU 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 and services to you	No	We don"t share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes—information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes—information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- our menu will prompt you through your choice(s) Call 269-684-6005
- Visit us online: www.circlefcu.org
- Mail the form below

Please note:

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 269-684-6005 or go to www.circlefcu.org

Mail-in Form		
	Mark any/all you want to limit:	
	Do not share my personal information with nonaffilites to market their products and services to me.	
	Name	
	Address	
	City, State, Zip	
Mail To:	Circle Federal Credit Union 507 E. Main Street Niles, MI 49120	

Who we are			
Who is providing this notice?	CFCU which means Circle Federal Credit Union		
What we do			
How does CFCU 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.		
	We also limit access to information to those employees for whom access is appropriate.		
How does CFCU collect my personal information?	We collect your personal information, for example, when you		
	 Open an account or Give us your contact information Apply for financing or Pay us by check Provide account information 		
	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		
	 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 		
	State laws and individual companies may give you additional rights to limit sharing.		
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.		
Definitions			
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. CFCU has no affiliates		
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.		
	Nonaffiliates we share with can include insurance companies.		
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • CFCU doesn't jointly market.		
Other important information			
Other important information			
No other information.			

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