

Campus Federal Privacy Notice

rev.
[02/2011]

FACTS

WHAT DOES CAMPUS FEDERAL 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. This information can include:
 - Social Security number and account transactions
 - checking account information and credit history
 - retirement assets and wire transfer instructions
 When you are no longer our member, we continue to share your information as described in this notice.

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 Campus Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

Does Campus Federal 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 to report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	Yes	Yes
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

- Call toll-free 888-769-8841
 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.

described in this notice. However, you can contact us at any time to limit our sharing.

Call toll-free 888-769-8841

Questions?

or go to
www.campusfederal.org

What we do

How does Campus Federal 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 Campus Federal Credit Union collect my personal information?
We collect your personal information, for example, when you
- open an account or apply for a loan
- make a wire transfer or give us your contact information
- make deposits or withdrawals from your account
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 law 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.

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Definitions

Affiliates
Companies related by common ownership or control. They can be financial and nonfinancial companies.
- *Campus Federal Credit Union 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, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, mailhouse, mortgage companies, consumer reporting agencies, data processors, check/share draft printers, and CUSO's*

A formal agreement between nonaffiliated financial companies that together market financial products or services to

**Joint
Marketing**

.
you.
- Our joint marketing
partners include CUNA
Mutual Group's
MEMBERCONNECT and
financial advisors