

Privacy Policy

Rev 7/2011

FACTS

WHAT DOES CAPITAL COMMUNICATIONS 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 can include:

- Social Security number and name
- Account balances and personal identifying information
- Credit worthiness and credit/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 can share their members' personal information; the reasons CAP COM FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CAP COM FCU Share?	Can you limit this sharing?
For our everyday business purpose - 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	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	No

To limit our sharing

- Call 800-468-5500 and press "2" to speak with a Credit Union Representative, or
- Visit us online: www.capcomfcu.org

Please note:

If you are a new member, we can begin sharing your information 15 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice.

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

CAP COM is not affected by the Heartbleed Bug and Connect-24 remains secure. [More details >>](#)

Connect-24

[Help](#)

Username:

Password:

[Forgot your password?](#)
[Unlock your account](#)
[24/7 password assistance](#)

Convenient Services

www.capcomfcu.org

CAP COM
Federal Credit Union
Our service says it all!

Questions?

Call 800-468-5500 or go to www.capcomfcu.org

Who we are

Who is providing this notice?

Capital Communications FCU

What we do

How does **CAP COM FCU** 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.

Our employees are fully educated about the importance of maintaining confidentiality of member/client records.

How does **CAP COM FCU** collect my personal information?

We collect your personal information, for example, when you

- Open an account or give us your contact information
- Apply for a loan or provide us income/credit information
- Apply for a product/service where such information is necessary

We also collect your personal information from other sources such as credit bureaus, affiliates, or other companies.

Why can't I limit my 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.

- *Our subsidiary companies round out our complement of services and include CAP COM Financial Services LLC, MorPac/Advantage Mortgage, Old Heritage Title Services, and Car Buyers Helpline*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *CAP COM FCU does not share your information with nonaffiliated companies so they can market to you.*

Joint Marketing

A format agreement between nonaffiliated financial companies that together market financial products or services to you.

- *CAP COM FCU may enter into arrangements with non-affiliated companies to provide you with information regarding products and/or services that complement those offered by the Credit Union*

Other Important Information

There is no need to take any action unless you choose to opt out from receiving marketing promotions or services directly from our affiliated subsidiaries. If you elect to limit marketing offers directly from our subsidiaries it will apply for five (5) years from the time you inform us of this election. Please note that you may receive promotional notices directly from CAP COM FCU in regard to products and services offered by our affiliated subsidiaries which does not require that we share your information with our subsidiaries.

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