

FACTS WHAT DOES CCSEFCU 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ● Social Security number ● Account balances ● Transaction history ● Overdraft history ● Account transactions ● Wire transfer instructions <p>When you are <i>no longer</i> a member, we continue to share your information as described in this notice.</p>	
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 CCSEFCU chooses to share; and whether you can limit this sharing.	
	Reasons we can share your personal information	Does CCSEFCU share?
	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
	For our marketing purposes - to offer our products and services to you	No
	For joint marketing with other financial companies	No
	For our affiliates' everyday business purposes - information about your transactions and experiences	No
	For our affiliates' everyday business purposes - information about your creditworthiness	No
	For nonaffiliates to market to you	No
	Can you limit this sharing?	No
	For our marketing purposes - to offer our products and services to you	We don't share
	For joint marketing with other financial companies	We don't share
	For our affiliates' everyday business purposes - information about your transactions and experiences	We don't share
	For our affiliates' everyday business purposes - information about your creditworthiness	We don't share
	For nonaffiliates to market to you	We don't share
Questions?	Call 410-398-6921 or go to www.ccsefcu.org	

Who We Are	
Who is providing this notice?	CCSEFCU means Cecil County School Employees' Federal Credit Union.
What We Do	
How does CCSEFCU 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 maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does CCSEFCU collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ● Open an account ● Pay your bills ● Apply for a loan ● Make a wire transfer ● Show your driver's license 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 <ul style="list-style-type: none"> ● 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. See below for more on your rights under state law.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ● <i>CCSEFCU has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ● <i>CCSEFCU does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ● <i>CCSEFCU doesn't jointly market.</i>
Other Important Information	
For Maryland Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.	