

# FACTS

## WHAT DOES CENTURY 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
- Account Balances
- Credit History
- Credit Scores
- Payment History
- Checking Account 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 Century Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Century 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 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	Yes	Yes
For our affiliates' everyday business purposes—information about your creditworthiness	Yes	Yes
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	Yes

### To limit our sharing

- Call **216-535-3200** - our menu will prompt you through your choices
- Mail the **form** below

**Please Note:**

If you are a *new* member, we can begin sharing your information 30 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.

### Questions?

Call **216-535-3200**

## Mail-in Form

**Leave Blank OR**

If you have a joint account, your choices will apply to everyone on your account unless you mark below.

- Apply my choices only to me.

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not share information about my transactions and experiences with your affiliates for their everyday business purposes.
- Do not share my personal information with non-affiliates to market their products and services to me.

<b>Name</b>	
<b>Address</b>	
<b>City, State, Zip</b>	
<b>Last 3 digits of Acct #</b>	

**Mail to:**  
 Century Federal Credit Union  
 28251 Lorain Road  
 North Olmsted, OH 44070

## Who we are

Who is providing this notice?	Century Federal Credit Union
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## What we do

How does Century 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 Century Federal Credit Union collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>■ open an account or deposit money</li> <li>■ pay your bills or apply for a loan</li> <li>■ use your credit or debit card</li> </ul> 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"> <li>■ sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for non-affiliates to market to you</li> </ul> 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 the account - unless you tell us otherwise.

## Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>■ <i>Our affiliates include non-financial companies such as credit card and insurance companies.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>■ <i>Century Federal Credit Union does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>■ <i>Our joint marketing partners include credit card companies and insurance companies.</i></li> </ul>

