

CENTURY

EMPLOYEES SAVINGS FUND C.U.

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FACTS

What does Century Employees Savings Fund 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 income
- Account balances and payment history
- Credit history and transaction or loss history

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Century Employees SFCU chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does CESFCU share?	Can I 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	No
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes information about your transactions and experiences.	No	No
For our affiliates' everyday business purposes information about your creditworthiness.	No	No
For non affiliates to market to you.	No	No

Who is providing this notice?

Century Employees Savings Fund Credit Union (CESFCU)

What we do

How does CESFCU 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 CESFCU 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 use your debit card
- Make deposits or withdrawals from your account

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 credit worthiness
- Affiliates from using your information to market to you
- Sharing for non affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies. CESFCU has no affiliates.

Non affiliates

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

- CUNA Mutual Group
- FIS/Certegy/Equifax
- Harland Check Printers

Joint marketing

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

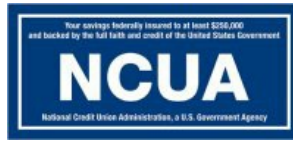
We do not engage in joint marketing.

Other important information

We maintain physical, electronic and procedural safeguards to protect your nonpublic personal information. Access to your nonpublic information is limited to those employees who provide services to you.

Questions?

Call us at (828) 326-8512 or [contact](#) us.



This credit union is federally insured by the National Credit Union Administration.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

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