

**CHEROKEE COUNTY FEDERAL CREDIT UNION**  
**PRIVACY POLICY** Rev. 10/2010

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**FACTS**

**WHAT DOES CHEROKEE COUNTY 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 Cherokee County Federal Credit Union's Privacy Policy.

At Cherokee County Federal Credit Union, we respect the privacy of our members. We recognize the importance of maintaining the confidentiality of your personal financial information. This notice describes the privacy policy and practices followed by Cherokee County Federal Credit Union. This notice explains what types of member information we collect and under what circumstances we may share it.

**What?**

The types of personal information we collect and share depend on the accounts or services you have with us. This information can include:

- n Name, address, Social Security number, and income
- n Account balances and transaction history
- n Credit history and credit scores

When you are *no longer* our member, we will not share your information except as permitted or required by law 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 Cherokee County Federal Credit Union chooses to share; and whether you can limit this sharing.

Privacy Policy Continued Below on page 2.  
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Reasons we can share your personal information	Does Cherokee County 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	No	N/A
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	No
For affiliates to market to you	No	N/A
For nonaffiliates to market to you	Yes	Yes

<b>Questions?</b>	Call (903) 683-2527 or write to us at: Cherokee County Federal Credit Union, PO Box 589, Rusk, TX 75585.
<b>What we do</b>	
<b>How does Cherokee County Federal Credit Union protect my personal information?</b>	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 restrict access to nonpublic personal information about you to those employees and volunteers who need to know the information to provide products or services to you.
<b>How does Cherokee County Federal Credit Union collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>n open an account or apply for a loan</li> <li>n apply for any credit union service</li> <li>n you visit our website, provide us information on any online application or transaction, or information you send to us by email.</li> <li>n use your credit or debit card or pay your bills</li> <li>n make deposits to or withdrawals from your accounts</li> </ul> <p>We also collect your personal information from others, including credit bureaus or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law only gives you the right to limit information sharing as follows:</p> <ul style="list-style-type: none"> <li>n sharing for affiliates' everyday business purposes— information about your creditworthiness</li> <li>n affiliates from using your information to market to you</li> <li>n sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>n Cherokee County Federal Credit Union has no affiliates.</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>n CUNA Mutual Group</li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between Cherokee County Federal Credit Union and a nonaffiliated financial company where we jointly market financial products or services to you.</p> <ul style="list-style-type: none"> <li>n Cherokee County Federal Credit Union has no nonaffiliated joint marketing arrangements</li> </ul>

## **USA PATRIOT ACT IDENTIFICATION NOTICE**

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT TO HELP THE GOVERNMENT FIGHT THE FUNDING OF TERRORISM AND MONEY LAUNDERING ACTIVITIES, FEDERAL LAW REQUIRES ALL FINANCIAL INSTITUTIONS TO OBTAIN, VERIFY, AND RECORD INFORMATION THAT IDENTIFIES EACH PERSON WHO OPENS AN ACCOUNT.

WHAT THIS MEANS FOR YOU:

WHEN YOU OPEN AN ACCOUNT, WE WILL ASK FOR YOUR NAME, ADDRESS, DATE OF BIRTH, AND OTHER INFORMATION THAT WILL ALLOW US TO IDENTIFY YOU.

WE MAY ALSO ASK TO SEE YOUR DRIVER'S LICENSE OR OTHER IDENTIFYING DOCUMENTS.

WE THANK YOU FOR UNDERSTANDING AND FOR JOINING US IN SECURING A SAFER TOMORROW.