

FACTS

WHAT DOES Clarkston Brandon Community Credit Union DO WITH YOUR PERSONAL INFORMATION?

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| 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 and information we receive from you on membership and loan forms ■ and information about your transactions with us or others ■ and information we receive from consumer reporting agencies <p>When you are <i>no longer</i> our customer, 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 Clarkston Brandon Community Credit Union chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does CBCCU 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 | Yes |
| 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 | No |
| For our affiliates to market to you | Yes | Yes |
| For nonaffiliates to market to you | Yes | Yes |

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| Questions? | Call 248-625-2923 or go to http://www.cbccu.org/contact.php |
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Who we are

Who is providing this notice?

Clarkston Brandon Community Credit Union

What we do

How does CBCCU 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 CBCCU collect my personal information?

We collect your personal information, for example, when you

- Join CBCCU or information on any transaction you do with us
- or others or give us information on any applications
- or any information you may provide through other means

any information obtained when verifying the information you give us such as information from a consumer reporting agency

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 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.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

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Nonaffiliates

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

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Joint marketing

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

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Other important information

Clarkston Brandon Community Credit Union is owned by its members and run by a Board of Directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions please contact us at (248)625-2923.