| FACTS   | WHAT DOES COASTAL COMM<br>PERSONAL INFORMATION?   | UNITY FEDERAL CREDI                                      | T UNION DO WITH YOUR        |
|---|---|--|-----------------------------|
| 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?   | <ul> <li>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</li> <li>Social Security number</li> <li>Account balances</li> <li>Payment history</li> <li>Credit card or other debt</li> <li>When you are <i>no longer</i> a member, we continue to share your information as described in this notice.</li> </ul> |  |                             |
| How?  | All financial companies need to share members' personal information to run their everyday business.<br>In the section below, we list the reasons financial companies can share their members' personal<br>information; the reasons Coastal Community Federal Credit Union chooses to share; and whether you<br>can limit this sharing.  |  |                             |
| Reasons we  | e can share your personal information   | Does Coastal Community<br>Federal Credit Union<br>share? | Can you limit this sharing? |
| For our everyday business purposes -<br>such as to process your transactions, maintain your<br>account(s), respond to court orders and legal<br>investigations, or report to credit bureaus |   | Yes  | No                          |
| For our marketing purposes -<br>to offer our products and services to you   |   | Yes  | No                          |
| For joint marketing with other financial companies  |   | Yes  | No                          |
| <b>For our affiliates' everyday business purposes -</b><br>information about your transactions and experiences  |   | No   | We don't share              |
| <b>For our affiliates' everyday business purposes -</b><br>information about your creditworthiness  |   | No   | We don't share              |
| For nonaffiliates to market to you  |   | No   | We don't share              |
| Questions   | Call 409-765-6067 or go to www.coasta   | alcommunityfcu.org                                       |                             |

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| What We Do   |  |  |
|--|--|--|
| How does Coastal Community<br>Federal Credit Union protect my<br>personal information? | To protect your personal information from unauthorized access and use, we use<br>security measures that comply with federal law. These measures include computer<br>safeguards and secured files and buildings.<br>We also maintain other physical, electronic and procedural safeguards to protect<br>this information and we limit access to information to those employees for whom<br>access is appropriate.                                       |  |
| How does Coastal Community<br>Federal Credit Union collect my<br>personal information? | <ul> <li>We collect your personal information, for example, when you</li> <li>Open an account</li> <li>Apply for a loan</li> <li>Apply for financing</li> <li>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</li> </ul>  |  |
| Why can't I limit all sharing?   | <ul> <li>Federal law gives you the right to limit only</li> <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 nonaffiliates to market to you</li> <li>State laws and individual companies may give you additional rights to limit sharing.</li> <li>See below for more on your rights under state law.</li> </ul> |  |
| Definitions  |  |  |
| Affiliates   | <ul> <li>Companies related by common ownership or control. They can be financial and non-financial companies.</li> <li>Coastal Community Federal Credit Union has no affiliates.</li> </ul>  |  |
| Nonaffiliates  | <ul> <li>Companies not related by common ownership or control. They can be financial and non-financial companies.</li> <li>Coastal Community Federal Credit Union does not share with nonaffiliates so they can market to you.</li> </ul>  |  |
| Joint Marketing  | <ul> <li>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</li> <li>Our joint marketing partners include insurance companies.</li> </ul>  |  |

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