

FACTS**WHAT DOES COMMUNICATING ARTS 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 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
- Payment history
- Transaction or loss history
- Credit history
- Credit card or other debt

How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons Communicating Arts Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Communicating Arts 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 purposes – to offer our products and services to you	YES	NO
For our affiliates' everyday business purposes – information about your transactions and experiences	NO	WE DON'T SHARE
For our affiliates' everyday business purposes – information about your credit worthiness	NO	WE DON'T SHARE
For nonaffiliates to market to you	YES	YES

To limit our sharing

Contact a Member Services Representative at 513-381-3070

Please note:

If you are a *new* customer we can begin sharing your information from the date you received this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us anytime in writing or in person to limit our sharing.

Questions?

Contact a Member Services Representative at 513-381-3070 or
Visit our office at 1717 Western Ave, Cincinnati OH



Communicating Arts
Credit Union

Who we are

Who is providing this notice?

Communicating Arts Credit Union

What we do

How does Communicating Arts 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 Communicating Arts Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open an account
- Apply for a loan
- Make deposits or withdrawals from your account
- or Give us contact information
- or Show your government-issued ID

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

- Sharing for affiliates' everyday business purposes – information about your credit worthiness
- Affiliates from using your information to market to you
- Sharing nonaffiliates to market to you

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 your account.

Definitions

Affiliates

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

- *Communicating Arts Credit Union has no affiliates.*

Nonaffiliates

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

- *Nonaffiliates we can share with include companies such as credit bureaus, data processors, credit and debit card processing networks, insurance companies, and mailing and distribution services.*

Joint marketing

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

- *Our joint marketing partners include companies that provide products such as auto, life, accident and health insurance.*



Communicating Arts
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