

2014 Privacy Policy Notification

FACTS What does Community Financial 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 balance and payment history
- Credit history and credit scores

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 Community Financial Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Community Financial Credit Union share?	Can you limit this sharing?
For 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 marketing purposes – to offer our products and services to you	YES	NO
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 our non-affiliates to market to you	YES	YES

TO LIMIT OUR SHARING

- Call 303.469.5366 or 800.828.5666
- Mail the form below

Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent 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 at any time to limit our sharing.

QUESTIONS?

Call 303.469.5366 or visit www.YourLocalCreditUnion.com

CUT HERE

MAIL-IN FORM

Mark if you want to limit:

Do not share my personal information for joint marketing purposes with affiliates and non-affiliates.

Name	
Address	
City, State, Zip	



Who we are

Who is providing this notice?

Community Financial Credit Union

What we do

How does Community Financial 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 Community Financial Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

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 purpose information about your creditworthiness
- 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.

What happens when I limit sharing for a membership I hold jointly with someone else?

Your choices will apply to everyone on your membership.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies. They include:

- Credit Union Direct Connect
- Centennial Lending
- CUSN
- CO-OP

Non-Affiliates

Companies not related by common ownership or control. Non-affiliates we share with can include insurance companies and financial service providers.

Joint Marketing

A formal agreement between the Credit Union and non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners include insurance companies and financial service providers

CUT HERE

MAIL-IN FORM

Signature

Mail to:
Community Financial Credit Union
6855 W. 119th Avenue
Broomfield, CO 80020

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