

FACTS	WHAT DOES COMMUNITY FINANCIAL SERVICES 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 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 Income • Transaction history and Payment history • Employer information and Credit History 	
How?	All financial companies need to share member's 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 Community Financial Services FCU chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Community Financial Services FCU 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	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates to market to you	No	We do not share
For non-affiliates to market to you	Yes	Yes
To limit our sharing	<ul style="list-style-type: none"> • Call 908-245-1650 • Visit us online: www.cfsfcu.com or • Mail the form below <p>Please note: If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>	
Questions?	Call 908-245-1650 or go to www.cfsfcu.com	

Mail-in Form		
<p>If you have a joint account, your choice(s) will apply to everyone on your account</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.</p>	
	Name	
	Address	
	City, State, Zip	
	Account #	
		<p>Mail to:</p> <p>149 St. George Avenue Roselle, NJ 07203</p>

Who we are	
Who is providing this notice?	Community Financial Services Federal Credit Union

What we do	
How does 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 Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or apply for a loan • Show your government issued ID or your driver's license • Give us your income information <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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 non-financial companies.
Non-affiliates	Companies not related by common ownership or control. They can be financial or non-financial companies. Community Financial Services Federal Credit Union non-affiliates can include companies such as automotive dealerships and mailing/data processing service providers.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. Community Financial Services Federal Credit Union joint marketing partners include Insurance Companies and Independent Broker/Dealers.