



Rev. December 2010

**FACTS**

**WHAT DOES COMMUNITY FIRST 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
- Payment history
- Transaction or loss history
- Credit history
- Overdraft history
- Checking account information

**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 Community First chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Community First 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

No

We don't share

For our affiliates' everyday business purposes - information about your creditworthiness

No

We don't share

For nonaffiliates to market to you

Yes

Yes

To limit our sharing

- Mail the enclosed form
- 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* a member, 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 440-997-5919 x26 or go to  
lecschcu@windstream.net

**Mail-in Form**

Mark any/all you want to limit:  
 Do not share my personal information with nonaffiliates to market their products and services to me.

Name  
Address  
City, State, ZIP  
Account

Mail To:  
Community First Credit Union  
2043 E Prospect Rd  
Ashtabula, OH 44004

**Who We Are**

**Who is providing this notice?**

Community First means Community First Credit Union

**What We Do**

**How does Community First 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.  
We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate

**How does Community First collect my personal information?**

We collect your personal information, for example, when you

- Open an account
- Apply for a loan
- Use your credit or debit card
- Make a wire transfer
- Show your driver's license

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 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.  
See below for more on your rights under state law.

**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

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"><li>• <i>Community First has no affiliates.</i></li></ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"><li>• <i>Nonaffiliates we share with can include insurance companies..</i></li></ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"><li>• <i>Our joint marketing partners include credit card companies, debit card companies, and auto sales companies.</i></li></ul>

## Other Important Information

**For Alaska, Illinois, Maryland and North Dakota Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.**

**For California Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.**

**For Massachusetts, Mississippi and New Jersey Members. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.**

**For Vermont Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization, and we will not share personal information with affiliates about your creditworthiness without your authorization.**

