



FACTS

WHAT DOES CONSUMERS CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law allows 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 Account Balances**
- **Credit Scores and Payment History**
- **Transactions and Checking Account History**

When you are *no longer* our member, we continue to share your information as described in this notice.

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 Consumers Credit Union ("Consumers") chooses to share and whether you can limit this sharing.

| Reasons we can share your personal information | Does Consumers 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 investigation, 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 | NO | NO |
| For our affiliates' everyday business purposes – information about your transactions and experiences | NO | NO |
| For our affiliates' everyday business purposes – information about your creditworthiness | NO | NO |
| For non-affiliates to market to you | NO | NO |

Who we are

Who is providing this notice?

Consumers Credit Union

What we do

How does Consumers 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 Consumers 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 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 non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

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

- PSCU

Non-affiliates

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

- Consumers does not share information with non-affiliates so that they can market to you.

Joint Marketing

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

- Consumers Credit Union does not share information with joint marketing so that they can market to you.



consumers
credit union