



FACTS

WHAT DOES CORNERSTONE COMMUNITY FINANCIAL 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 balances
- Transactions and payment history
- Credit history and credit score

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 member’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member’s personal information; the reasons Cornerstone Community Financial chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Cornerstone 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	YES
For joint marketing with other financial companies	YES	YES
For our affiliates’ everyday business purposes — information about your transactions and experiences	N/A	N/A
For our affiliates’ everyday business purposes — information about your creditworthiness	N/A	N/A
For our affiliates to market to you	N/A	N/A
For non-affiliates to market to you	YES	YES

Questions?

Call 800-777-6728 or go to www.ccfinancial.com

Who we are

Who is providing this notice?

Cornerstone Community Financial Federal Credit Union

What we do

How does Cornerstone 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 Cornerstone collect my personal information?

We collect your personal information, for example, when you:

- Open an account or apply for a loan
- Make a wire transfer or provide account information
- Update your contact information

We also collect your personal information from 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

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.

- *Cornerstone Community Financial has no affiliates.*

Non-Affiliates

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

- *Non-affiliates can include insurance companies, government agencies, plastic card processors, financial statement publishers or printers, mail house, consumer reporting agencies, check printers.*

Joint Marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- *Joint marketing can include advertising/marketing agencies, insurance agencies and other entities.*

Other Important Information

If you have any questions regarding this statement, please call 800-777-6728.