

FACTS

WHAT DOES CENTRAL MICHIGAN COMMUNITY 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?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • account balances and payment history • credit history and account transactions
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 CMCFCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CMCFCU 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	NO	We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences	YES	NO
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	<ul style="list-style-type: none"> • Mail the form below <p>Please note:</p> <p>If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call (989) 386-7112
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Mail-in Form		
If you have a joint account, your choice(s) will apply to everyone on your account.	Mark any/all you want to limit:	
	<input type="checkbox"/> Do not market CMCFCU services or products to me.	
	<input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.	
	Name	_____
	Address	_____
City, State, Zip	_____	Mail to: Central Michigan Community FCU PO Box 207 Clare MI 48617-0207
Account Number	_____	

Who we are	
Who is providing this notice?	Central Michigan Community Federal Credit Union (CMFCU)
What we do	
How does CMFCU 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 CMFCU 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 deposit money • make deposits or withdrawals from your account or apply for a loan • use your credit or debit card <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 nonaffiliates 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	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>For example, consumer reporting agencies, data or check processors, check/share draft printers, companies who print your account statements, plastic card processors, and government agencies.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>CMFCU shares information with CUNA Mutual Insurance for insurance related products and services.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.