

CommonCents Credit Union Privacy Notice (revised 6/2018)

Facts	What does CommonCents Credit Union do with your personal information?	
Why?	Financial companies choose how they share 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 • Account balances and payment history • Credit history and credit scores <p>When you are no longer our member, we continue to share information as described in this notice.</p>	
How?	All financial companies need to share member 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 and our Credit Union chooses to share and whether you can limit this sharing.	
Reasons we can share your personal information	Does CommonCents 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.	No	We do not share.
For our affiliates’ everyday business purposes –Information about your transactions and experiences.	No	We do not share.
For our affiliates’ everyday business purposes - Information about your creditworthiness.	No	We do not share.
For our affiliates to market to you.	No	We do not share.
For non-affiliates to market to you.	No	We do not share.

<h1 style="text-align: center;">Questions?</h1>	<ul style="list-style-type: none"> • Contact us at 409-842-5233 or 409-296-1071 • Go to www.commoncentscu.com • Or write us at CommonCents Credit Union PO BOX 20396 Beaumont TX 77720
Who Are We?	
<p style="text-align: center;">Who is providing this notice?</p>	<p style="text-align: center;">CommonCents Credit Union</p>
What We Do?	
<p>How does CommonCents protect my personal information?</p>	<p>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.</p>
<p>Why can't I limit sharing?</p>	<ul style="list-style-type: none"> • Federal law gives you the right to limit only: • Sharing for affiliate' 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 limited sharing.</p>
Definitions	
<p style="text-align: center;">Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies</p>
<p style="text-align: center;">Non-affiliates</p>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p>
<p style="text-align: center;">Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p>