

## Facts      What Does Chippewa County Credit Union Do With Your Personal Information?

**Why?** Financial companies choose how they share your personal information. Federal law gives members 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 depends on the product or service you have with us. This information can include:

- \* Social Security Number
- \* Account Balances
- \* Payment History
- \* Credit History
- \* Loss History

**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 Chippewa County Credit Union chose to share: and whether you can limit this sharing.

Reasons we can share your personal information	Chippewa County CU does 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 purpose---- to offer our products and service to you	Yes	No
For joint marketing with other financial companies	We have no Affiliates	n/a
For our affiliates' everyday business purposes---- information about your transactions and experiences	We have no Affiliates	n/a
For our affiliates' everyday business purposes---- information about your credit worthiness	We have no Affiliates	n/a
For nonaffiliates to market to you	Yes	Yes

**To Limit our Sharing**

- \* Call 906-632-3134
- \* Mail the Opt Out notice below to: PO Box 557, Sault Ste Marie, MI 49783

Please note: If you are a *new member*, we can begin sharing your information *30 days* from the date we sent you this notice. When you are *no longer* our 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 906-632-3134

**Mail In Form**

Do not share my personal information with nonaffiliates to market their products and services to me.

Name		<b>Mail to:</b> Chippewa County CU PO Box 557 Sault Ste Marie, MI 49783
Address		
City, State, Zip		
Account numbers:		

Who we are

Who is providing this notice?	Chippewa County Credit Union
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What we Do

How does Chippewa County Credit Union protect my personal information?	To protect your personal information from unauthorised access and use, we use security measures that comply with federal law. These measures include computer safeguards, secured files and secure buildings. We protect member privacy by ensuring that only employees who have a business reason for knowing information have access to it.
How does Chippewa County Credit Union collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>* open an account</li> <li>* apply for a loan</li> <li>* provide employment information</li> <li>* use your credit or debit card</li> <li>* show your Driver's License</li> </ul> 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 <ul style="list-style-type: none"> <li>* sharing for affiliates' everyday business purposes--information about your credit worthiness</li> <li>* affiliates from using your information to market to you</li> <li>* sharing for nonaffiliates to market to you</li> </ul>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choice will apply to everyone on your accounts.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and non financial companies. Chippewa County Credit Union has no affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. * CU Advantage (marketing company for select mailings)
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. * CUNA Mutual Group * Sprint