

# Facts WHAT DOES CATHOLIC UNITED FINANCIAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	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"> <li>&gt; Social Security number and income</li> <li>&gt; account balance and payment history</li> <li>&gt; credit history and credit score</li> </ul>
<b>How?</b>	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 Catholic United Financial Credit Union (CUFCU) chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does CUFCU share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to the credit bureaus.	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you.	Yes	No
<b>For joint marketing with other financial companies.</b>	Yes	No
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences.	No	We don't share
<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness.	No	We don't share
<b>For our affiliates to market to you.</b>	No	We don't share
<b>For our non-affiliates to market to you.</b>	No	We don't share

<b>Questions?</b>	Call 1-877-871-8313 or go to <a href="http://www.catholicunitedCU.org">www.catholicunitedCU.org</a>
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What We Do	
<b>How does CUFCU protect my personal information?</b>	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.

## What We Do (continued)

<b>How does CUFCU collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"><li>&gt; open an account or apply for a loan</li><li>&gt; provide account information or give us your income information</li><li>&gt; show government-issued ID</li></ul> We also collect your personal information from others, such as credit bureaus, affiliates or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"><li>&gt; sharing for affiliates' everyday business purposes – information about your creditworthiness</li><li>&gt; affiliates from using your information to market to you</li><li>&gt; sharing for non-affiliates to market to you</li></ul> State laws and individual companies may give you additional rights to limit sharing.

## Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>&gt; CUFCU has no affiliates.</li></ul>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>&gt; CUFCU does not share with our nonaffiliates so they can market to you.</li></ul>
<b>Joint Marketing</b>	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"><li>&gt; Our joint marketing partners can include other financial services companies.</li></ul>