



CONSUMER DATA PROTECTION/PRIVACY NOTICE

At Community First Guam Federal Credit Union, we do everything we can to protect the privacy of consumers and our members including those who visit our web site. We value your time and your interest in our organization. We place high priority on ensuring the security and privacy of data pertaining to each member. Community First FCU is aware that as members, you have entrusted us with your financial information and accounts, and also have shared personal information with us.

Community First FCU's Consumer Data Protection and Privacy Practices

Community First FCU's Board of Directors and staff believe it is important to inform you of the data protection and privacy practices we have instituted, which include:

1. Established specific security protection practices to insure privacy of information
2. Defined control methods to limit access to consumer information
3. Formalized procedures and processes to insure the maintenance of accurate information
4. Established procedures and restrictions on disclosure of member account information
5. Defined standards for consumer data collection, use, and methods of storage
6. Required consumer data privacy covenants in third-party service and business arrangements
7. Ensured our staff is committed to protect a consumer's right to data privacy
8. Disclosed to our members our privacy benchmarks and provided an overview of institution privacy practices

To insure that we successfully accomplish these priority practices, as an organization we have:

- Established formal guidelines for management and staff to insure the protection of consumer data and staff awareness of data privacy are top priorities
- Developed and provided to potential and existing members a detailed notice about our data protection and privacy policy and practices
- Established guidelines to insure proper procedures and controls are in place to address those situations required by law when we must disclose nonpublic personal information about you

The consumer data protection/privacy notice serves as a reference guide for consumers, members, and credit union staff, and management regarding the protection of your data and your privacy.

Accuracy of Information

Every effort is made to insure our records of your information are complete and correct. If an error is noted on your statement or in any other communication from us, please contact us at the number listed on your account materials as *soon as possible*.

The Collection and Use of Information

We need to collect information about you to conduct our business relationship. However, in order to protect your information, we maintain and enforce strict security procedures.

We collect nonpublic personal information about you from various sources including:

- Information we received from you on applications and other forms
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency

We do not disclose any nonpublic information about you to anyone, except as permitted by law.

If you decide to close your account(s) or become an inactive member, we will adhere to the privacy policies as described in this notice.

We collect only the information necessary to deliver quality products and services to our members. Only authorized and trained employees have access to member information.

We also are continually assessing new technology, as it becomes available, to continue to best protect your privacy.

NOTICE: Important information about procedures for opening a new account.

On October 26, 2001, President Bush signed the USA PATRIOT ACT into law.

Section 326 of the USA Patriot Act says Community First Guam Federal Credit Union (CFGFCU) must:

-Verify the identity of any person seeking to open an account that includes Trust, Investments, Safe Deposits, Loan and Deposit accounts;

-Maintain records of the information used to verify the person's identity to include the name, address, and other identifying means.

What this means for you is that as of October 01, 2003, when you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

CFGFCU supports all efforts in order to protect and maintain the security of our members and our country.

Thank you for your patronage and support.