



## NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

**We, our, and us**, when used in this notice, means Coastal Community And Teachers Credit Union.

This is our privacy notice for our members. When we use the words "you" and "your" we mean the following types of members:

- Our consumer members who have a continuing relationship by purchasing or holding financial products or services such as a(n):
  - Share account
  - Loan account
  - Credit card account
  - Safe deposit box
  - Automobile lease we service
  - Retail installment contract we hold and service
  - Self-directed Individual Retirement Account
  - Wire transfers

We will tell you the sources of the information we collect about you. We will tell you what measures we take to secure that information.

We will tell you what information we share about you with other entities. We will explain what your rights are, and how you can exercise them. If you share an account relationship with someone else, such as a joint checking account holder or co-borrower, we suggest that you share this information with such persons to ensure that each of you is aware of our policy and your options.

We first define some terms.

**Nonpublic personal information** means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term "*information*" to mean nonpublic personal information as defined in this section.

An **affiliate** is a company we own or control.

A **nonaffiliated third party** is a person we do not employ or a company that is not an affiliate of ours. This is also known as nonaffiliated third party, or simply, an "*other party*."

**Opt out** means a choice you can make to prevent certain sharing of information. We will explain how you can exercise this choice.

### THE INFORMATION WE COLLECT

We collect information about you from the following sources:

- Information you give us on applications or other forms
- Information about your transactions with us
- Information about your transactions with other parties
- Information from a consumer reporting agency
- Information we receive as a result of verifying member information

### THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR INFORMATION

We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect this information.

### YOUR INFORMATION AND OTHER PARTIES

We may disclose information to other parties. Here are the kinds of information we disclose to these other parties:

- Information you give us on an application or other forms, such as:
  - Name
  - Address

You may opt out of the disclosure of the information listed above.

### State Limitations

AL, AK, CA, ID and VT - We will not share this information about members who reside in Alabama, Alaska, California, Idaho or Vermont.

MA, MS and NJ - We will not share any information derived from share relationships with us about members who reside in Massachusetts, Mississippi or New Jersey. If you have a loan account or other member relationship in addition to a share account relationship, and you do not want us to share this information about you, you should opt out using a method described below.

TX - We will not share this information collected by our Texas offices, except name and address information. If you are a member of, or obtain financial services at or through, a Texas office you must opt out if you don't want us to share even name and address information.

### Types of Other Parties

We may disclose information about you to the following types of other parties:

- Financial service providers, such as:
  - Financial services
  - Insurance products

We may also disclose information about you to other parties as permitted by law.

### Reasons For Disclosing

We may disclose information about you to other parties to provide you with information about additional products and services.

*your Privacy is  
important to us*



