

## YOUR PRIVACY IS IMPORTANT TO US

You provide important information about yourself to a variety of businesses and organizations. The same is true when you do business with our financial institution. You're asked to provide us with certain personal information that helps us give you better service and complete your transactions more effectively.

We work diligently to safeguard the information you give to us. In fact, we developed the following policies to ensure you confidentiality and maintain your confidence in our institution. These policies detail the strict standards we have in place. For this reason we ask that you please read the following information carefully.

### NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

*We, our, and us*, when used in this notice, mean Community Service 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):
  - Savings or other deposit account
  - Loan account
  - Credit card account
  - Retail installment contract we hold and service
  - Financial, investment, or economic advisory services
- Former members

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 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*."

## 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 you provide on an application or other forms
- Information obtained from collateral insurance verification

### 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 will not disclose information about you to anyone except as disclosed in this policy or as permitted by law. Examples of this might include disclosures necessary to service your account or prevent unauthorized transactions.

### INFORMATION ABOUT FORMER MEMBERS

We have the same policy about disclosing information about former members as we do about current members.

### AUTHORIZED SHARING - OUTSIDE MARKETING SERVICES

We may disclose the following information to companies that perform marketing services on our behalf:

- Information you give us on an application or other forms, such as:
  - Name
  - Address
- Information about your transactions with us, such as:
  - Types of accounts

We disclose the information listed above with companies that perform marketing services on our behalf. You do not have a right to opt out of the disclosure of this information. We may also disclose

information about you to other outside marketing services as permitted by law.

### **Types of Businesses**

Here are the types of businesses with whom we may disclose information for outside marketing purposes:

- Service providers that perform marketing services for us, such as:
  - Telemarketing companies
  - Direct sales companies

### **Reasons For Disclosing**

We may disclose information about you to companies that perform marketing services on our behalf to provide you with information about additional products and services.

#### **AUTHORIZED SHARING - JOINT MARKETING**

We may disclose the following information to other financial institutions with whom we have joint marketing agreements:

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

We disclose the information listed above with other financial institutions with whom we have joint marketing agreements. You do not have a right to opt out of the disclosure of this information.

### **State Limitations**

We will not share information, other than name and address, collected by our Texas offices.

### **Types of Businesses**

We may disclose information pursuant to joint marketing agreements to the following types of businesses:

- Financial service providers, such as:
  - Insurance company

### **Reasons For Disclosing**

We may disclose information about you to other financial institutions with whom we have joint marketing agreements to provide you with information about additional products and services.

### **Future Disclosure To Joint Marketers**

We also reserve the right to disclose information about you in the future with the following types of marketing services:

- Financial service providers, such as:
  - Mortgage bankers
  - CSCU credit card provider

