



# Community First

FEDERAL CREDIT UNION

**Live Agent Chatbot:** When using Community First FCU's Live Agent you are interacting with a live CFFCU representative. CFFCU will collect and record any personal data that is voluntarily given.

**Links:** We have reviewed the links available on our site to the best of our ability. They are provided for the convenience of our members and are not specifically endorsed by the credit union. Community First Federal Credit Union cannot be responsible for information presented on sites other than it's own.

**Online Banking:** Community First Federal Credit Union's Web site has a link to our online banking site. The information that is entered into online banking by a member is used only to process requested transactions. Online banking is operated on a secure Web site address that requires a member number, password and secure question answered to access.

**Loan Applications:** Our Web site will be checked Monday through Friday from 9am-5pm. Your loan application will be processed as soon as possible. If further information is necessary to complete your application, you will be contacted.

**Email:** Personal information contained in E-mail sent by members and non-members may be used by the credit union's staff to answer questions, to follow up on requests, or to improve the level of service Community First Federal Credit Union provides. Please be advised that we cannot guarantee the security of E-mail messages against interception by unauthorized individuals. Please do not send non-public personal information via E-mail. Therefore, you can also communicate with Community First Federal Credit Union by our secure contact us section of our web site, via telephone or mail: (989) 352-6031 or 9637 N Greenville Rd Lakeview, MI 48850

**General Website Pages:** Visitors of Community First Federal Credit Union's Web site will remain anonymous. We do not collect personal identifying information about visitors to our Web site. Our servers collect standard non-identifying information about visitors to the site, such as date and time visited.

<b>FACTS</b>		
<b>WHAT DOES COMMUNITY FIRST FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>		
<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>■ Social Security number and income</li> <li>■ account balances and payment history</li> <li>■ credit history and credit scores</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 Community First Federal Credit Union (CFFCU) chooses to share; and whether you can limit this sharing.	
<b>Reasons we can share your personal information</b>	<b>Does CFFCU share?</b>	<b>Can you limit this sharing?</b>
<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 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	YES
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	NO	N/A
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	NO	N/A
<b>For our affiliates to market to you</b>	NO	N/A
<b>For nonaffiliates to market to you</b>	NO	N/A
<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Call 989-352-6031</li> <li>■ Mail the form below</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>	
<b>Questions?</b>	Call 989-352-6031 or go to <a href="http://www.cffcu.biz">www.cffcu.biz</a>	

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<b>Mail-in Form</b>		
<b>Leave Blank OR</b> If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.  <input type="checkbox"/> Apply my choices only to me	Mark any/all you want to limit:	
	<input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.	
	<input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.	
	<input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.	
	<b>Name</b>	
<b>Address</b>		
<b>City, State, Zip</b>		
<b>Account #</b>		

Who we are	
Who is providing this notice?	Community First Federal Credit Union
What we do	
How does CFFCU protect my personal information?	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.
How does CFFCU collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ open an account or deposit money</li> <li>■ pay your bills or apply for a loan</li> <li>■ use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account—unless you tell us otherwise.
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>CFFCU does not share common ownership or control</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>CFFCU does not share with nonaffiliates so they can market to you</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Our joint marketing partners include insurance companies and others that offer our members discounts</i></li> </ul>
Other important information	
<p><i>Community First Federal Credit Union will partner only with businesses that follow strict confidentiality requirements. The businesses we select will offer products designed to enhance our members' economic wellbeing. Under no circumstances will we authorize these firms to charge your account without your express consent, and we will not sell member information to telemarketing firms.</i></p>	