

CONSUMER CREDIT UNION PRIVACY POLICY

Consumer Credit Union is committed to providing you with financial products and services to meet your needs and reach your financial goals. We are equally committed to protecting our members' privacy. You can be confident that your financial privacy is a top priority of this credit union.

INFORMATION WE COLLECT ABOUT YOU

We collect information about you from the following sources:

- Information we receive from you on membership and loan applications and other forms.
- Information about your transactions with us or others.
- Information we receive from a consumer-reporting agency.
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

SHARING INFORMATION WITH OTHERS

We do not sell or provide personal information to third parties for independent use.

We may disclose all the information we collect, as described previously, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our member's privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not

permit companies to sell the member information we provide to other third parties.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with Consumer Credit Union, we will not share information we have collected about you, except as permitted or required by law.

HOW WE PROTECT YOUR INFORMATION

We restrict access of nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic information.

If you have questions concerning this notice, please do not hesitate to call us – we are here to serve you.

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