



WHAT DOES CENTRAL COMMUNICATIONS CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

FACTS

Why? 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.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:
 -Social Security number and account balances
 -assets and transaction history
 -credit scores, credit history, and employment information

How? 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 Central Communications Credit Union chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Central Communications Credit Union share?	Can you limit this sharing?
For our everyday business purposes-- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes-- to offer our products and services to you	YES	NO
For joint marketing with other financial companies--	YES	NO
For our affiliates' everyday business purposes-- information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes-- information about your creditworthiness	YES	YES
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	YES	YES

To limit our sharing --Call 816-842-0727--our menu will prompt you through your choice(s) or --Visit us online: www.centralccu.com

Please note:
 If you are a *new* member, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our member, we continue to share your information as described in this notice.
 However, you can contact us at any time to limit our sharing.

Questions Call 816-842-0727 or go to www.centralccu.com

What we do	
How does CCCU 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 CCCU collect my personal information?	We collect your personal information, for example, when you --Open an account, or apply for a loan --Make deposits, withdrawals, or any other transactions --Supply information on applications or other forms We also collect your personal information from others such as consumer reporting agencies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: --sharing for affiliates' everyday business purposes--information about your creditworthiness --affiliates from using your information to market to you --sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
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

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include Heartland Business Services
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. --Companies who perform marketing, data processing, statement mailing, share draft printing, collections, IRA, credit card, ATM and debit card services, and various insurance services on our behalf.
Joint Marketing	A formal agreement between nonaffiliated financial companies that, together, market financial products or services to you. --Our joint marketing partners include financial services companies such as insurance agencies and organizations with whom we have agreements to jointly market financial products.

Other important information

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