



## FACTS

### WHAT DOES CBC FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

#### 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 Income
- Account Balances and Payment History
- Credit Score and Credit History

#### 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 CBC Federal Credit Union chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does CBC Federal Credit Union share?	Can you limit this sharing?
<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	No
<b>For our affiliates' everyday business purposes</b> – Information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> – Information about your creditworthiness	No	We do not share
<b>For our affiliates to market to you</b>	Yes	No
<b>For non-affiliates to market to you</b>	No	We do not share

#### To limit our sharing

- Call **(805) 988-2151** or **(800) 477-2890**
- Visit us online: <http://www.cbfcu.org/home/privacy>
- Mail the form below

#### Please note:

If you are a new member, we can begin sharing your information **45** 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 **(805) 988-2151** or go to <https://www.cbfcu.org/privacy>

## Who we are

Page 2

**Who is providing this notice?** CBC Federal Credit Union

## What we do

**How does CBC Federal Credit Union protect my personal information?** To protect your personal information from unauthorized access, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also have strict policies, vendor requirements, and staff training all designed to protect your personal information and privacy. See below for more information about security.

**How does CBC Federal Credit Union collect my personal information?** We collect your personal information when you:

- Open an account or apply for a loan
- Use your debit card
- Perform transactions or pay your bills

In addition to collecting information from you, we also collect your personal information from others, such as credit bureaus.

<b>Why can't I limit all sharing?</b>	<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 to non-affiliates to market to you</li> </ul> <p><b>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under California law.</b></p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	A request by one party will apply to all parties on the account.

**Definitions**

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <p><b>CBC Services Organization, Inc. &amp; Insurance Agency is an affiliate of CBC Federal Credit Union with whom we share member information.</b></p>
<b>Non-Affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <p><b>CBC Federal Credit Union does not share your personal information with non-affiliates, except with your written consent or as authorized by law to carry out transactions you ask or authorize us to perform for you.</b></p>
<b>Joint Marketing</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products and services to you.</p> <p><b>CBC Federal Credit Union is responsible for all mailings to members.</b></p>

**Other important information**

Notice to California Residents: We will provide a separate short form notice describing the rights of California residents to opt-out of the sharing of your non-public personal information in accordance with the California Financial Information Privacy Act. We have also provided a separate Consumer Privacy Notice notifying you of your rights under the California Online Privacy Protection Act and the California Consumer Privacy Act of 2018 on our website <https://www.cbfcu.org/privacy>.

<b>Personal Information</b>	<p>When you visit <a href="http://cbfcu.org">cbfcu.org</a>, we automatically receive and store certain types of information, such as the content you view, the date and time that you view this content, the products you purchase, or your location information associated with your IP address. We use the information we collect to serve you more relevant advertisements (referred to as "Retargeting"). This is statistical information used to monitor the usage of our website and for advertising purposes. This information does not include personal information.</p>
<b>Cookies</b>	<p>As you browse <a href="http://cbfcu.org">cbfcu.org</a>, advertising cookies will be placed on your computer to help us predict your interests. Our display advertising partner enables us to present you with retargeting advertising on other sites based on your previous interaction with <a href="http://cbfcu.org">cbfcu.org</a>. The techniques our partners employ do not collect personal information such as your name, email address, postal address or telephone number.</p>
<b>Security</b>	<p>For your protection, our website is supported by a secure server to ensure your personal information, including account information, is tightly safeguarded in accordance with industry standards.</p>

For your security, emails sent from the CBC Federal Credit Union website to CBC Federal Credit Union are encrypted. Additionally, we will only use your email address to respond to your email or to provide information related to CBC Federal Credit Union.

CBC Federal Credit Union is not responsible for the privacy practices of any linked websites.

