

FACTS**What Does Community First 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
- ▶ checking account info
- ▶ transaction history
- ▶ account transactions
- ▶ account balances
- ▶ wire transfer instructions

When you are no longer a Member, we can continue to share your information as described in this notice.

How?

Financial institutions need to share Members' personal information to run their everyday business. In the section inside, we list the reasons financial institutions can share Members' personal information; the reasons Community First Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Community First 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	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes — information about your <i>transactions and experiences</i>	No	We don't share
For our affiliates' everyday business purposes — information about your <i>creditworthiness</i>	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

To limit our sharing

- ▶ Contact our Call Center (M–F, 8:30a to 5:30p, Pacific), 707/546-6000
- ▶ Visit us online: www.comfirstcu.org/privacy-security.aspx

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?

Contact our Call Center (M–F, 8:30a to 5:30p, Pacific), 707/546-6000; or stop by any of our locations.



See other side for more ...

What we do

How does Community First 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 Community First collect my personal information?	We collect your personal information, for example, when you: open an account • pay us by check • give us your contact information • provide account information • make a wire transfer We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
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 non-affiliates to market to you State laws and individual companies <i>may</i> give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial or non-financial companies. <i>Community First Credit Union has no affiliates.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial or non-financial firms. <i>Community First Credit Union does not share with non-affiliates so it can market to you.</i>
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <i>Our joint marketing partners include insurance companies and financial service providers.</i>

Other important information ...

Under the California Financial Information Privacy Act, we need to provide you with the following additional opportunity to opt-out of joint marketing sharing.

IMPORTANT PRIVACY CHOICES FOR CONSUMERS

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.

YOUR RIGHTS: You have the following rights to restrict the sharing of personal and financial information with outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

YOUR CHOICES: Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products And Services: Unless you say "No," we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

- NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

Time Sensitive Reply

You may make your privacy choice at any time. Your choice marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with other companies with whom we have contracts to provide products and services.

Instructions: Fill out the required information below, sign and seal this portion of the form. Mail to: Community First Credit Union, P.O. Box 6004, Santa Rosa, CA 95406-0004. Or ...

- ▶ Contact our Call Center (M–F, 8:30a to 5:30p, Pacific), 707/546-6000
- ▶ Visit us online: www.comfirstcu.org/privacy-security.aspex

Name: _____ Account Number: _____

Signature: _____ Date: _____

