

# PRIVACY POLICY

## FACTS

### WHAT DOES COMMUNITYAMERICA CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

<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: + Social Security Number and income                      + Account balances and payment history + Credit history and credit score                                + Name, address and phone number + Information about transactions
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons CommunityAmerica Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CommunityAmerica 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	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes –</b> to offer our products and services to you	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>Yes</b>	<b>Yes</b>
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness	<b>Yes</b>	<b>Yes</b>
<b>For our affiliates to market to you</b>	<b>Yes</b>	<b>Yes</b>
<b>For nonaffiliates to market to you</b>	<b>Yes</b>	<b>Yes</b>

<b>To limit our sharing</b>	Call us: 800.892.7957 – our menu will prompt you through your choice(s) PLEASE NOTE: 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. However, you can contact us at any time to limit our sharing.
-----------------------------	---

<b>Questions</b>	Call 800.892.7957
------------------	-------------------

Who we are	
Who is providing this notice?	CommunityAmerica Credit Union
What we do	
How does CommunityAmerica Credit Union protect my personal information?	We will protect your personal information. The Credit Union will employ a security program to ensure the safety and confidentiality of your records, protect against anticipated threats or hazards to the security or integrity of such records, and protect against unauthorized access to or use of such records that could result in substantial harm or inconvenience to you. Further, we restrict access of nonpublic personal information about you to those employees who need to know that information to provide products and services to you.
How does CommunityAmerica Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open or apply for an account</li> <li>• deposit money</li> <li>• pay your bills</li> <li>• apply for a loan</li> <li>• obtain information from computer access to our website</li> <li>• make transactions on your account</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, other companies or employment verification from current or past employers.</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. (See below for more on your rights under state law.)</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.
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include companies with a common corporate identity of CommunityAmerica Credit Union, such as:</p> <ul style="list-style-type: none"> <li>• CommunityAmerica CUSO One, LLC</li> <li>• TruHome Solutions, LLC</li> <li>• Financial Planning Services</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies. Nonaffiliates we share with can include insurance companies.</p>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include:</p> <ul style="list-style-type: none"> <li>• Financial services companies (such as insurance agencies and organizations with whom we have agreements to jointly market financial products)</li> </ul>