

## Cooperative Center Federal Credit Union Privacy Policy Notice

### WHY?

Cooperative Center FCU values the privacy of our members and recognizes our responsibility to keep the information you provide to us secure and confidential. We believe that all personal financial information specific to you provided to Cooperative Center through any channel constitutes personal information. Cooperative Center FCU is committed to servicing all the financial needs of its members. As a service to you, our member, we may share information with select third parties that assist us in offering valuable products and services that may benefit you. When we share information with other parties for these purposes, you can expect them to treat it with the same strict standards as your credit union.

This policy explains how we protect your personal information and when we release information about you, such as to maintain your account, or as required or permitted by law.

### WHAT?

In the course of doing business, we collect and use various types of information, such as information available from public records and credit reports, as well as information you provide to us. We may also access information about you, such as credit reports, when considering a request from you for additional services or when exercising our rights under the law or any agreement with you. In addition, we collect information about you from the following sources:

- Information we receive from you on applications and other forms you submit to us, such as your name, address and social security number.
- Information about transactions with us, our affiliates or others such as account balances and payment history.
- Information we receive from credit reporting agencies, such as your credit worthiness and credit history.

We may also disclose all the information that we collect as described above. We do not disclose any non-public personal information about our members and former members to anyone, except as permitted by law.

### HOW?

Keeping your financial information secure is taken seriously at Cooperative Center FCU. We value your trust and handle your information with care. We restrict access to non-public personal information about you except to those employees who need to know that information to provide products or services to you. Our policies and procedures emphasize the importance of keeping our members' information confidential. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law.

<b>Reasons we can share your personal information</b>	<b>Does Cooperative Center FCU share?</b>	<b>Can you limit this sharing?</b>
For our everyday business purposes—such as to process your transactions, maintain your account(s) and records as permitted by law, 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 transaction and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For non-affiliates to market to you	No	We don't share

<b>What We Do</b>	
<b>How does Cooperative Center FCU collect my personal information?</b>	We collect your personal information, for example, when you: open an account, apply for a loan, provide employment information or give us your contact information
<b>What information may I limit and how?</b>	Federal law gives you the right to limit the following: Sharing for affiliates' everyday business purposes - information about your creditworthiness, affiliates from using information to market to you, sharing for non-affiliates to market to you. To limit this sharing, contact us at 510-845-6428 or write to us at 2001 Ashby Avenue, Berkeley, CA 94703. State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. - <b>Cooperative Center FCU has no affiliates</b>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. - <b>Cooperative Center does not share with non-affiliates so they can market to you</b>
<b>Joint Marketing</b>	A formal agreement between non-affiliated financial companies that together market financial products or services to you. - <b>Our joint marketing partners include CUNA Mutual Insurance</b>

**For Alaska, Illinois, Maryland and North Dakota Members.** We will not share personal information with non-affiliates either for them to market to you or for joint marketing – without your authorization.

**For California Members.** We will not share personal information with non-affiliates either for them to market to you or for joint marketing – without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

**For Massachusetts, Mississippi and New Jersey Members.** We will not share personal information from deposit or share relationships with non-affiliates either for them to market to you or for joint marketing – without your authorization.

**For Vermont Members.** We will not share personal information with non-affiliates either for them to market to you or for joint marketing – without your authorization, and we will not share personal information with affiliates about your creditworthiness without your authorization.

**Accuracy of Information** – we make every effort to ensure that our records contain accurate, current and complete information. If you find that your account information is inaccurate, please call us at 510-845-6428 or write to use at 2001 Ashby Avenue Berkeley, CA 94703. We will promptly investigate and make any necessary change to update our records.

**Termination of Membership** – If you decide to terminate your membership with Cooperative Center FCU, we will not share information we have collected about you, except as may be permitted or required by law.

**Question:** Call 510-845-6428 or call the member service number on the back of your credit card or on you billing statement.