

# PRIVACY NOTICE

Community Schools Credit Union is committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our Credit Union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the Credit Union. These practices are followed by the Credit Union and its affiliate, County Teachers Principal Insurance Agency, therefore this notice will be applied to both.

## Information We Collect

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us or our affiliate, County Teachers Principal Insurance Agency
- Information about your transactions with non-affiliated third parties
- Information from a consumer reporting agency

## Parties Who Receive Information From Us

We may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as insurance companies, mortgage service companies, and securities broker-dealers.
- Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers, plastic card processors, and government agencies. Community Schools Credit Union and its affiliate, County Teachers Principal Insurance Agency, may also work closely to offer products and services to meet member needs. As a result, we may also share your nonpublic personal information with each other as permitted by law.

## Disclosure Of Information To Parties That Provide Services to Us

In order for us to conduct the business of the Credit Union, we may disclose all of the information we collect, as described above, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements so that we may provide members competitive products and services. We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our Credit Union, and follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

## How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

## Nonpublic Personal Information And Former Members

If you decide to close your account(s) or become an inactive member, we will follow the privacy policies and practices as described in this notice.

## Cookies

Cookies are not used when entering the Credit Union's web site. Visitors to CSCU's website will remain anonymous. CSCU does not collect personal identifying information about visitors to our website. Our server collects

standard, non-identifying information about visitors to the site, such as date and time visited. This information is used to compile standard statistics on site usage, or to make process improvements on our website.

## Links

Our web site may contain links to other websites. Community Schools Credit Union is not responsible for the privacy practices of those sites. We encourage all users to read the privacy statement of all linked web sites.

## Email

Community Schools Credit Union asks that you do not send confidential information to us via email. Email is not necessarily safe against interception. If your communication is sensitive, or includes personal information such as account numbers, credit card numbers, personal identification numbers, social security numbers, or date of birth, you should phone or use regular mail.

## COPPA (Children's Online Privacy Protection Act)

Community Schools Credit Union does not knowingly solicit data from children. We recognize that protecting children's identities and privacy on-line is important and the responsibility to do so rests with both the online industry and parents.

## Non-Members

Non-Members visiting Community Schools Credit Union website will remain anonymous. Community Schools Credit Union does not collect personal identifying information about visitors to our website. Our server collects standard, non-identifying information about visitors to the site, such as date and time visited. This information is used to compile standard statistics on site usage, or to make process improvements on our website.

## USA PATRIOT Act

Customer Identification Program Notification: Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account in order to help the government fight the funding of terrorism and money laundering activities. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. Please have the following information available: driver's license or state ID number and issue and expiration date, Social Security number for you and any joint owners or co-borrowers on the account.



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