

PRIVACY NOTICE

CITY COUNTY EMPLOYEES CREDIT UNION

WHAT DOES CCECU 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?	<p>The types of personal information we collect and share depends on the first product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> » Social Security number and income » account balances and payment history » credit history and credit scores <p>When you close your account, we continue to share information about you according to our policies.</p>
HOW?	All financial companies need to share customers' personal information to run their everyday business - to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons CCECU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CCECU share?	Can you limit this sharing?
For our everyday business purposes - to process your transactions, maintain your account, and 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 transactions and experiences	No	CCECU has no affiliates
For our affiliates' everyday business purposes - information about your creditworthiness	No	CCECU has no affiliates
For our affiliates to market to you	No	CCECU has no affiliates
For nonaffiliates to market to you	Yes	Yes (You may opt out on p. 3)

CONTACT US	Call (727) 442-7746 or go to www.ccecu.org/privacy
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Sharing practices	
How often does CCECU notify me about their practices?	We must notify you about our sharing practices when you open an account and each year while you are a member
How does CCECU 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 CCECU collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> » open an account or deposit money » pay your bills or apply for a loan » use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit sharing only for</p> <ul style="list-style-type: none"> » affiliates' everyday business purposes - information about your creditworthiness » pay your bills or apply for a loan » use your credit or debit card <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Everyday business purposes	<p>The actions necessary by financial companies to run their business and manage customer accounts, such as</p> <ul style="list-style-type: none"> » processing transactions, mailing, and auditing services » providing information to credit bureaus » providing information to check printing companies » responding to court orders and legal investigations
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> » CCECU has no affiliates
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> » Nonaffiliates we share with can include companies that provide mortgage, investment, and insurance services on our behalf, and direct marketing companies, such as printing and mailing service firms
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> » Our joint marketing partners include insurance companies and direct marketing mail houses

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If you want to limit our sharing	
Contact us	By telephone (727) 442-7746
	On the web www.ccecu.org
	By mail check the box below, fill in and send form to: City County Employees Credit Union 719 S Missouri Avenue Clearwater FL 33756
	Unless we hear from you, we can begin sharing your information 30 days from the date of this notice. However, you can contact us at any time to limit our sharing.

Notification to limit sharing (opt out)		
<i>Your choices will apply to everyone on your account.</i>	Check the box if you want to limit sharing: (See page 1)	
	<input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.	
	Your name	
	Your address	
	Account number	
	Mail to: City County Employees Credit Union 719 S Missouri Avenue Clearwater FL 33756	