



CONSUMERS
PROFESSIONAL
CREDIT UNION

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PRIVACY POLICY

FACTS	WHAT DOES CONSUMERS PROFESSIONAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law give consumers the right to limit some but not all sharing. Federal law 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 depend on the 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 are no longer our member, we may continue to share your information as described in the notice.</p>
How?	<p>All financial companies need to share members' personal information to run their everyday business.</p> <p>In the section below, we list the reasons financial companies can share their members' personal information; the reason Consumers Professional Credit Union chooses to share; and whether you can limit this sharing.</p>
Questions?	Call 517-372-2400 or visit cpcu.co

Reasons we can share your personal information	Does CPCU 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 service to you	YES	YES
For joint marketing with other financial companies	YES	YES
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 credit worthiness	NO	WE DON'T SHARE
For non affiliates to market to you	NO	WE DON'T SHARE

Who we are	
Who is providing this notice?	Consumers Professional Credit Union (CPCU)
What we do	
How does CPCU 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 CPCU 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 • Uses your credit or debit card
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes - information about your credit worthiness • Affiliates from using your information to market you • Sharing for non affiliates to market you <p>State laws and individual companies may give you additional rights to limit sharing</p>

Definitions		
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.	Consumers Professional Credit Union has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non financial companies.	Consumers Professional Credit Union does not share with nonaffiliates so they can market you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.	Our joint marketing partners include insurance companies.

Privacy Policy Opt-Out Notice & Mail-In Form

As our Privacy Policy states, you are able to limit the sharing of you personal information in two ways:

1. The offering of our products and services to you
2. Joint marketing offers by our financial partners/affiliates (eg. Insurance companies).

If you would like to limit the sharing of either one of these, please follow the instructions below:

Note: If you give us your email address at account opening or thereafter, you will be added to our E-Newsletter list. You may unsubscribe at anytime on your own, or by replying to the newsletter stating you would like to unsubscribe, or by calling us anytime during normal business hours.

1. If you would like to Op-Out of all credit union product or service offers, you may:

a. Contact us by phone

b. Check the box marked "#1" on the form below. Drop off the completed form below to any branch, or mail the completed form to us.

2. If you would like to Op-Out of receiving joint marketing offers from affiliate financial companies, you may:

a. Contact us by phone

b. Check the box marked "#2" on the form below. Drop off the completed form below to any branch, or mail the completed form to us.



Opt-Out Privacy Policy Mail-in Form

Please put a check mark next to any/all options you want to limit. Then drop this form off at any of our branches or mail it to the address below. This choice will apply to everyone on your account.

Mail To:

Consumers Professional Credit Union
525 W. Willow, Lansing MI 48906

- #1. Do not use my personal information for marketing purposes to offer credit union products and services to me.*
*I understand that if I have E-Documents/Statements, I will still get an email notification that my statements are ready to view by logging into CPCUi, and that within that notification may be a credit union wide promotional message.
- #2. Do not share my personal information for joint marketing purposes with other financial companies.

NAME - LAST	FIRST	M.I.
HOME ADDRESS - STREET	STATE	ZIP CODE
PHONE ()	DATE / /	