



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"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul> <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 <a href="http://cpcu.co">cpcu.co</a>

Reasons we can share your personal information	Does CPCU 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	YES	NO
<b>For our marketing purposes-</b> to offer our products and service to you	YES	YES
<b>For joint marketing with other financial companies</b>	YES	YES
<b>For our affiliates' everyday business purposes-</b> information about your transaction and experiences	NO	WE DON'T SHARE
<b>For our affiliates' everyday business purposes-</b> information about your credit worthiness	NO	WE DON'T SHARE
<b>For non affiliates to market to you</b>	NO	WE DON'T SHARE

Definitions		
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies.	Consumers Professional Credit Union has no affiliates.
<b>Nonaffiliates</b>	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.
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.	Our joint marketing partners include insurance companies.

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"> <li>• Open an account or deposit money</li> <li>• Pay your bills or apply for a loan</li> <li>• Uses your credit or debit card</li> </ul>
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 credit worthiness</li> <li>• Affiliates from using your information to market you</li> <li>• Sharing for non affiliates to market you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing</p>