



36111 Five Mile Road Livonia, MI 48154

FACTS

WHAT DOES CVF CREDIT UNION 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? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number and Account Balances
- Account Transactions and Transaction History
- Payment History and Credit or other Debt

How? All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons CVF Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CVF Credit Union 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 services to you.	Yes	Yes
For joint marketing with other financial companies.	Yes	Yes
For our affiliates' everyday business purposes - information about your transactions and experiences.	No	We do not share
For our affiliates' everyday business purposes - information about your creditworthiness.	No	We do not share
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We do not share

To limit our sharing: Call us at 734.432.0212

PLEASE NOTE: If you are a *new* member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call us at 734.432.0212

WHO WE ARE:

Who is providing this notice?

CVF CREDIT UNION

WHAT WE DO:

How does CVF Credit Union 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. We also provide you with educational materials related to identity theft to help safeguard your personal and account information.

How does CVF Credit Union collect my personal information?

We collect your personal information, for example, when you:

- Open an account or Provide account information
- Apply for financing or Apply for a loan
- Make deposits or withdrawals from your account

We also collect your personal information from others, such as credit bureaus.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- Sharing for affiliates everyday business purposes - information about your credit worthiness.
- Affiliates from using your information to market to you.
- Sharing for non-affiliates to market to you.

State law and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on the account.

DEFINITIONS:

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Catholic Vantage Insurance Agency*

Non-affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Non-affiliates that we share with can include government agencies, plastic card processors, financial statement publishers or printers, mail house, consumer reporting agencies, and check printers.*

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or service to you.

- *CUNA Mutual Group*