

FACTS
WHAT DOES CITY 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
- Income
- Account balances
- Payment history
- Credit history
- Employment History

How?

All financial companies need to share members' personal information to run their everyday business. The section below lists the reasons financial companies can share their members' personal information, if City Credit Union chooses to share and whether you can limit this sharing.

Reasons we can share your personal information	Does City 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 to 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	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	No
For our affiliates to market to you	Yes	No
For nonaffiliates to market to you	No	We don't share

To limit our sharing:

- Call or email us and request a "marketing opt-out" be added to your account.
- (888) 324-2328 or members@citycu.org

Note: If you are a new member, we can begin sharing your information 30 days from the date we provided this notice to you. If you close your membership, we will continue to share your information as described in this notice. You can contact us at any time to limit our sharing.

Who we are	
Who is providing this notice?	City Credit Union
What we do	
How does City Credit Union protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law.</p> <p>These measures include computer safeguards and secured files and buildings. We engage only the services of companies who share our standards for protecting your confidentiality and agree in writing to protect and use your information only as authorized by us.</p>
How does City Credit Union collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ■ Open an account ■ Deposit money ■ Pay your bills ■ 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 only:</p> <ul style="list-style-type: none"> ■ Sharing for affiliates' everyday business purposes - information about your creditworthiness ■ Affiliates from using your information to market to you ■ Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account, unless you tell us otherwise.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Our affiliates include City CU Financial Services, LLC and any future affiliate(s) that may be added to City CU's family of companies.</i></p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Nonaffiliates we share with can include companies such as securities broker dealers and insurance agents.</i></p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p><i>City CU's joint marketing partners include securities broker dealers, insurance companies, and other financial services companies.</i></p>
<p>CA residents: we do not share your personal information for joint marketing with other financial companies. If you have previously requested to be excluded from our mailings, your information will continue to be excluded.</p>	