



Revised 1/2024

Facts	WHAT DOES COMBINED FEDERAL 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?	<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 Account balances • Employment information and income • Payment history and transaction history <p>When you are no longer our member/customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Combined Federal Credit Union chooses to share; and whether you limit this sharing.

Reasons we can share your personal information	Does Combined FCU 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	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – Information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – Information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?	Call (501) 623-7004 or go to www.combinedfcu.org
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Who we are

Who is providing this notice?	Combined Federal Credit Union 230 Nash Street, Hot Springs, AR 71913

What we do

How does Combined FCU 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, secured files and buildings.
How does Combined FCU 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 debit or you give us your contact/employment information <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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Combined Federal Credit Union has no affiliates.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>We disclose to non-affiliated companies only for our everyday business purposes, such as to process transactions, maintain accounts, respond to court orders and legal investigations, or report to credit bureaus as otherwise permitted by law.</i> • <i>Non-affiliates we share with can include plastic card processors (credit/debit/ATM), consumer reporting agencies, data processors, check/share draft printers, direct marketing companies.</i>
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT/TRUSTAGE</i>