



## Introduction to CAFCU's Policies and Practices to Protect Your Personal Information

We protect personal information collected about you by maintaining physical, electronic, and procedural safeguards that meet or exceed applicable law. All third parties who have access to personal information must agree to follow appropriate standards of security and confidentiality. We train employees and agents how to properly handle such personal information and restrict access to it. As a customer, you can rely on the CAFCU Privacy Promise for Consumers.

### **CATEGORIES OF PERSONAL INFORMATION WE COLLECT AND MAY DISCLOSE**

The personal information we collect about you comes from the following sources:

- Information we receive from the member (hereafter referred to as "you") on applications or other forms such as your name, address, and telephone number.
- Information we receive about your transactions with CAFCU (hereafter referred to as "us"), our affiliates, or non-affiliated third parties such as your Account Balances, Payment History, and Account Activity.
- Information we receive from a consumer reporting agency such as your credit bureau reports and other information relating to your creditworthiness.
- Information we receive about you from other sources, such as your employer and other third parties.

**While information is the cornerstone of our ability to provide superior service, our most important asset is our customer's trust. Keeping customer information secure and using it only as our customers would want us to, is a top priority.**

1. We will safeguard, according to strict standards of security and confidentiality, any information our customers share with us.
2. We will limit the collection and use of customer information to the minimum required in order to deliver superior service to our customers, which includes advising our customers about products, services, and other opportunities, and to administer our business.
3. We will permit only authorized employees trained in proper handling of customer information, to have access to that information. Employees who violate our Privacy Promise will be subject to our disciplinary process.
4. We will not reveal customer information to any external organization unless we have previously informed the customer in disclosures or agreements, have been authorized by the customer, or are required by law or regulators.
5. We will always maintain control over the confidentiality of customer information. We may, however, facilitate relevant offers from reputable companies. These companies are not permitted to retain any customer information unless the customer has specifically expressed interest in their products and services.
6. We will tell customers in plain language initially and annually, how they may remove their names from marketing lists. At any time, customers may contact us to remove their names from such lists.
7. Whenever we hire other organizations to provide support services, we will require them to conform to our privacy standards and allow us to audit them for compliance.
8. For purpose of credit reporting, verification, and risk management, we will exchange information about our customers with reputable sources and clearing-house services.
9. We will not issue or share (internally or externally) personally identifiable information for any purpose other than underwriting or administration of a customer's policy, claim, and account, as disclosed to the customer when the information is collected, or to which the customer consents.
10. We will attempt to keep customer files complete, up to date, and accurate. We will tell our customers how and where to conveniently access their account information (except when prohibited to do so by law) and how to notify us about errors which we will promptly correct.