



**Chesterfield Federal Credit Union**  
SOLUTIONS FOR ALL YOUR FINANCIAL NEEDS

# Privacy Notice & Disclosure

## FACTS

**What does Chesterfield Federal Credit Union (CFCU) do with your personal information?**

### Why?

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 Chesterfield Federal Credit

### 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, Credit Score, Account Balances, Account Transactions, Payment History, and Credit History

### How?

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.

Reasons we can share your personal information	Does CFCU 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 -	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes -	Yes	No
For our affiliates' everyday business purposes -	No	We don't share
For nonaffiliates to market to you	No	We don't share

### To limit our sharing

Call 804-748-1417 or 877-748-CFCU and a financial service representative can help you.

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 your information as described in this notice.

However, you can contact us at any time to limit our sharing.

### Questions?

Call 804-748-1417 or 877-748-CFCU or go to [www.chesterfieldfcu.net](http://www.chesterfieldfcu.net)

## Who We Are

**Who is providing this notice?** Chesterfield Federal Credit Union (CFCU)

## What We Do

**How does CFCU 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. Our employees are trained to maintain the highest level of confidentiality for your information.

**How does CFCU collect my personal information?** We collect your personal information, for example, when you open a new account, apply for a loan or credit card, initiate a wire transfer, show us your driver's license, or use your debit or credit card.

We also collect your personal information from others such as credit bureaus and other companies.

**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 creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates to market to you

State laws 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 non-financial companies. For example:

- Credit Union Shared Service Center Network

**Non-affiliates** Companies not related by common ownership or control. They can be financial and non-financial companies. Chesterfield Federal Credit Union does not share your information with non-affiliates.

**Joint Marketing** A formal agreement between non-affiliated financial companies that together market financial products or services to you. For example:

- CUNA Mutual Insurance Society