

Privacy Policy

Revised: 09/2020

Facts: What does CM Members 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.

The types of personal information we collect and share depend on the products or services you have with us. This information can include:

- Social security number and income
- Account balances and payment history
- Credit history and credit scores

When you are no longer our member, we continue to share your information as described in this notice.

All financial companies need to share customer’s personal information to run their everyday business. In the section below we list the reason financial companies can share their customer’s personal information; the reasons CM Members Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we ca share your personal information	Does CM Members Federal Credit Union Share?	Can you limit this sharing?
For our everyday 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	NO	CMMFCU doesn’t jointly market
For our affiliates’ everyday business purposes- information about your transactions and experiences	NO	CMMFCU HAS NO AFFILIATES
For our affiliates everyday business purposes- information about your creditworthiness	NO	CMMFCU HAS NO AFFILIATES
For non-affiliates to market to you	NO	CMMFCU DOES NOT SHARE WITH NON-AFFILIATES

QUESTION? CALL US AT 662-327-3030 OR GO TO OUR WEBSITE WWW.CMCREDITUNION.COM

Who we are?	
Who is providing this notice?	CM Members Federal Credit Union
What we do?	
How does CM Members Federal 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.
How does CM Members Federal Credit Union collect my personal information?	We collect your personal information, for examples when you, <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your debit card or provide employment information We also collect your personal information from other companies
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 State laws and individual companies may give you additional rights to limit sharing.
Definitions:	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • CMMFCU has NO affiliates
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • CMMFCU does NOT share with non-affiliates so they can market to you.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products.