

FACTS

WHAT DOES COMMUNITY HEALTHCARE 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: The types of personal information we collect and share depends on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit score

How: All financial companies need to share 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 CHFCU chooses to share; and whether you can limit this sharing.

Reason we can share your personal information	Does CHFCU share?	Can you limit 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	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – Information about your transactions and experiences	NA	We don't share
For our affiliates' everyday business purposes – Information about your creditworthiness	NA	We don't share
For nonaffiliates to market to you	NA	We don't share

Questions

Please call 425 259-6446

How does Community Healthcare 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. We also restrict access to nonpublic personal information about you to those employees and volunteers who need to know the information to provide products or services to you.

How does Community Healthcare Federal Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open an account or apply for a loan
- Deposit money or pay your bills
- Use your credit or debit card

We also collect your personal information from others, including credit bureaus or other companies.

Why can't I limit all sharing?

Federal law only gives you the right to limit information sharing as follows:

- 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

Definitions

Affiliates Companies - related by common ownership or control. They can be financial and nonfinancial companies.

- Community Healthcare Federal Credit Union has no affiliates.

Nonaffiliated Companies - not related by common ownership or control. They can be financial and nonfinancial companies.

- Community Healthcare Federal Credit Union does not share with nonaffiliates.

Joint marketing - A formal agreement between Community Healthcare FCU and a nonaffiliated financial company where we jointly market financial products or services to you.

- Our joint marketing partners include financial services and insurance companies.