

# FACTS

## WHAT DOES CENTURY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION? Rev. 10/2014

### 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 both sides of this notice carefully to understand what we do.

### 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 and transaction history.
- Payment history and credit card or other debt.
- Credit history and credit scores.

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

### How?

All financial companies need to share customers' personal information to run their everyday business. ***In the section below***, we list the reasons financial companies can share their customers' personal information; the reasons Century Credit Union chooses to share members' information; and whether you can limit this sharing.

Reasons we can share your personal information	Does Century CU share?	Can you limit this sharing?
<b>For our everyday business purposes —</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	<b>Yes</b>	<b>Yes</b>
<b>For our marketing purposes —</b> to offer our products and services to you.	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>Yes</b>	<b>Yes</b>
<b>For our affiliates' everyday business purposes —</b> information about your transactions and experiences	<b>No</b>	<b>We do not share</b>
<b>For our affiliates' everyday business purposes —</b> information about your creditworthiness	<b>No</b>	<b>We do not share</b>
<b>For nonaffiliates to market to you</b>	<b>No</b>	<b>We do not share</b>

### Questions?

Call 314-544-1818 or 800-595-8587, or go to [www.centurycu.org](http://www.centurycu.org)



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## What we do

<p><b>How does Century Credit Union protect my personal information?</b></p>	<p>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 restrict access to non-public personal information about you to those employees who need to know that information to provide products or services to you.</p>
<p><b>How does Century Credit Union collect my personal information?</b></p>	<p>We collect your personal information, for example, when:</p> <ul style="list-style-type: none"> <li>• you open an account or make deposits/withdrawals from your account;</li> <li>• you apply for a loan or pay your bills;</li> <li>• you use your credit or debit card.</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
<p><b>Why can't I limit all sharing?</b></p>	<p><b>Federal law gives you the right to limit only:</b></p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes — information about your creditworthiness;</li> <li>• affiliates from using your information to market to you;</li> <li>• sharing for nonaffiliates to market to you.</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

## Definitions

<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <b><i>Century Credit Union has no affiliates</i></b></li> </ul>
<p><b>Nonaffiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <b><i>Century Credit Union does not share with nonaffiliates so they can market to you.</i></b></li> </ul>
<p><b>Joint marketing</b></p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <b><i>Our joint marketing partners include insurance, credit card, and other financial service providers</i></b></li> </ul>

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