



What Does Community First Credit Union Do with Your Personal Information?

Why?	Financial companies choose how they share your personal information. Federal law gives consumer 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 depend on the product or service you have with us. This information can include: *Social Security number *Checking account info *Transaction history *Account transactions *Account balances *Wire transfer instructions When you are no longer a Member, we can continue to share your information as described in this notice.
How?	Financial institutions need to share Members' personal information to run their everyday business. In the next section, we list the reasons financial institutions can share Members' personal information; the reasons Community First Credit Union chooses to share; and whether you can limit this sharing

Reasons we can share your personal information	Does Community First 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 - 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 transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share

To Limit Our Sharing	Please contact our Privacy Officer to limit or Opt-Out of our sharing of your Personal Information. Email: privacy@comfirstcu.org Call: 1-(800) 890-3540 and ask to speak with our Compliance Department or Via USPS: Community First Credit Union Attention: Compliance Department 1105 N Dutton Ave., Santa Rosa, CA 95401
Questions?	Please contact: privacy@comfirstcu.org

What we do	
How does Community First 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 Community First collect my personal information?	We collect your personal information, for example, when you: open an account, pay us by check, give us your contact information, provide account information, or make a wire transfer. We also collect your personal information from others, such as credit bureaus, or other third-party companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: sharing for affiliates' everyday business purposes including information about your creditworthiness, affiliates from using your information to market to you, and sharing for non-affiliates to market to you. State laws and individual companies may give you additional rights to limit sharing. See our California Consumer Privacy Act Notice for your rights under California state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related to common ownership or control. They can be financial or non-financial companies. <i>Community First Credit Union has no affiliates.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial or non-financial firms. <i>Community First Credit Union does not share with non-affiliates so it can market to you.</i>
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <i>Our joint marketing partners include insurance companies and financial service providers.</i>

Other Important Information
For California Residents: We will provide a separate short form notice describing the rights of Californians to opt-out of the sharing of your non-public personal information in accordance with the California Financial Information Privacy Act. We have also provided a separate California Consumer Privacy Notice notifying you of your rights under the California Consumer Privacy Act of 2018 and California Online Privacy Protection Act on our website, https://www.comfirstcu.org/general/privacy-policy