

Annual Privacy Notice

FACTS	WHAT DOES COMMUNITY LINK 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number and income; ▪ Account balances and payment history; ▪ Credit history and credit scores. <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>	
HOW?	All financial companies need to share customer personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer personal information; the reasons Community Link FCU chooses to share; and whether you can limit this sharing.	
	Does Community Link FCU Share?	Can you limit this sharing?
Reasons we can share your personal information		
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	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes- Information about your transactions and experiences	NO	We Do not Share
For our affiliates' everyday business purposes- Information about your creditworthiness	NO	We Do not Share
For our affiliates to market to you	NO	We Do not Share
For non-affiliates to market to you	NO	We Do not Share
Questions?	Call 1-260-356-6220 or go to www.cuonline.coop	

Who we are	
Who is providing this notice?	Community Link Federal Credit Union
What we do	
How does Community Link 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 Community Link Federal Credit Union collect my personal information?	<p>We collect your personal information, for example. When you</p> <ul style="list-style-type: none"> • Open an account or deposit money; • Pay your bills or apply for a loan; • Use your credit or debit card. <p>We also collect your personal information from others, such as credit bureaus, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none"> • Community Link Federal Credit Union has no affiliates.
Non Affiliates	<p>Companies not related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none"> • Community Link Federal Credit Union does not share with non affiliates so they can market you.
Joint Marketing	<p>A formal agreement between non affiliated financial companies that together market financial products or services to you. Our joint marketing partners include:</p> <ul style="list-style-type: none"> • Insurance providers
Other Important Information	
<p>Security. We are committed to taking every reasonable precaution to protect individual information that you provide to us. We restrict access to nonpublic personal information about you to employees who need to know that information to provide products or services to you. We also maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.</p>	
<p>Modifications. The Credit Union reserves the right to modify, change or amend this Privacy Policy and Agreement at any time without notice other than as expressly required by applicable law.</p>	