

Chaves County School Employees Credit Union

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| FACTS | WHAT DOES Chaves County School Employees 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 account balances • Payment history and credit history • Account transactions and transaction history <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 members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; whether the CCSECU chooses to share; and whether you can limit this sharing. | |
| Reasons we can share your personal information | | |
| | Does CCSECU share? | Can you limit this sharing? |
| For our everyday business purposes – Such as to process our 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 don't share |
| For our affiliates; everyday business purposes – Information about your creditworthiness | No | We don't share |
| For nonaffiliates to market to you | No | We don't share |
| Questions? | Call 575-623-5444 or go to www.ccsecunm.org | |

Chaves County School Employees Credit Union

| Who we are | |
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| Who is providing this notice? | Chaves County School Employees Credit Union |
| What we do | |
| How does CCSECU 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 maintain physical, electronic and procedural safeguards. We also do not store confidential or sensitive information using cookies. |
| How does CCSECU 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 apply for a loan • Show your driver's license or provide employment information • Give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates, 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 nonaffiliates 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 or non-financial</p> <ul style="list-style-type: none"> • Chaves County School Employees Credit Union has no affiliates |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial.</p> <ul style="list-style-type: none"> • Chaves County School Employees Credit Union does not share with nonaffiliates so they can market to you. |
| Joint Marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include financial planning and investment companies and insurance companies |