

## FACTS

### WHAT DOES CHAMPIONS FIRST CREDIT UNION (CFCU) 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 depend 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 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 Champions First Credit Union chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does CFCU 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	Yes	No
<b>For our marketing purposes –</b> To offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes –</b> Information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes –</b> Information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	Yes	Yes
<b>To Limit our sharing?</b>	<ul style="list-style-type: none"> <li>▪ Call 850-224-4960 or 877-463-7828— our menu will prompt you through your choice(s) <b>or</b></li> <li>▪ Visit us online: <a href="http://www.championsfirst.org">www.championsfirst.org</a> to send a secure message via our Contact Us page.</li> <li>▪ Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</li> </ul>	
<b>Questions?</b>	Call <b>877-463-7828</b> or go to any branch offices with questions.	

Who we are

Who is providing this notice?

Champions First Credit Union (CFCU)

What we do

**How does Champions First 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 Champions First Credit Union collect my personal information?**

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay bills or apply for a loan
- Use your debit, credit or ATM card

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing.

**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 by common ownership or control. They can be financial and nonfinancial companies.

- Champions First Credit Union does not share your information with any affiliates

**Nonaffiliates**

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

- Nonaffiliates we share with include mortgage companies, insurance companies, direct marketing companies, research companies and institutions, and nonprofit organizations

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include accident, health, life, auto, long term, private mortgage insurance providers, and retirement account providers.

Other important information