

# FACTS

## WHAT DOES COMMUNITY WEST CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	<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"> <li>• Social Security number and account balances</li> <li>• Payment history and transaction history</li> <li>• Credit history and credit scores</li> </ul>
<b>How?</b>	All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons Community West Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Community West Credit Union 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	Yes
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For non-affiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call 616.261.5657 - our menu will prompt you through your choice(s) or</li> <li>• Visit us online: <a href="http://www.communitywestcu.org">www.communitywestcu.org</a></li> </ul> <p><b>Please note:</b></p> <p>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.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call 616.261.5657 or go to <a href="http://www.communitywestcu.org">www.communitywestcu.org</a>
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## Who we are

<b>Who is providing this notice?</b>	Community West Credit Union
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## What we do

<b>How does Community West CU protect my personal information?</b>	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 also limit access to such information.
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<b>How does Community West CU collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account or apply for a loan</li> <li>• pay your bills or make deposits or withdrawals</li> <li>• 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>
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<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</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 non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.
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## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Community West Credit Union is affiliated with its core processor, CU*Answers.</li> </ul>
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<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Community West Credit Union does not share with non-affiliates.</li> </ul>
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<b>Joint marketing</b>	<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>• Our joint marketing partners include insurance companies, warranty companies, investment companies, and other financial companies.</li> </ul>
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## Other important information

We will never share nonpublic personal information except as required by law, and we will continue to protect your privacy. We restrict access to nonpublic personal information about you to those employees who need to know in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

**Our Online Privacy Practices**

Keeping financial and personal information secure is one of our most important responsibilities. Community West Credit Union is committed to protecting the information of our members and other visitors who use our website. We value your trust and handle all personal information with care. As with information we collect through other means, we use the information you provide online to respond to your needs, service your accounts, and provide you with information about other services.

**Cookies**

A cookie is a small piece of information that a website stores directly on the computer you are using. Cookies may contain a variety of information from a simple count of how often you visit a website to information which allows customization of a website for your use. Community West Credit Union uses cookies to gather data about the usage of our website and to ensure that you have access to your account information. Anytime a cookie is used, personal information is encrypted for our use only and is protected from third party access (a cookie cannot be read by a website other than the one that sets the cookie).

If you ever have questions or concerns about the integrity of your account information, please contact us at [communitywestcu.org](http://communitywestcu.org) or 616.261.5657.