

Member's Non-Public Personal Information Brochure

If you have any questions regarding your credit union's privacy policy, please do not hesitate to contact the credit union by one of the following means:

TELEPHONE:

1.800.798.2328
or
989.799.8744

WRITE TO:

Catholic Federal Credit Union
P.O. Box 6338
Saginaw, Michigan 48608

WEBSITE:

www.cathfcu.com



HOURS AND LOCATIONS

6180 State St., Saginaw

989.799.8744 ■ 800.798.2328

Fax 989.799.8839

Office Hours

Monday-Thursday 9 a.m. to 5 p.m.

Friday 9 a.m. to 6 p.m.

Saturday 9 a.m. to 3 p.m.

Drive-Thru

Friday 8 a.m. to 6 p.m.

Saturday 9 a.m. to 3 p.m.

2280 Williamson Rd., Saginaw

989.799.8744 ■ 800.798.2328

Fax 989.777.8130

Office Hours

Monday-Thursday 9 a.m. to 5 p.m.

Friday 9 a.m. to 6 p.m.

1504 Cass Ave., Bay City

989.799.8744 ■ 800.798.2328

Fax 989.895.8115

Office Hours

Monday-Thursday 9 a.m. to 5 p.m.

Friday 9 a.m. to 6 p.m.

915 S. Euclid, Bay City

989.799.8744 ■ 800.798.2328

Fax 989.667.5364

Office Hours

Monday-Thursday 9 a.m. to 5 p.m.

Friday 9 a.m. to 6 p.m.

Saturday 9 a.m. to 1 p.m.

Express Telephone Numbers

989.799.8813

800.475.2338



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PRIVACY
POLICY

Members Non-Public Personal
Information Pact



"Where your financial plans are in the best of hands"



Catholic Federal Credit Union
6180 State Street
Saginaw, Michigan 48603-3425

A note to Our Members regarding the privacy of your non-public personal information from The Board of Directors, Management Staff and Member Service Representatives

Catholic Federal is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting your non-public personal information is a high priority for everyone associated with the credit union. We wish to thank you for becoming a member, whether you have been one for years, joined just recently or are joining now. Your privacy and confidentiality have always been our utmost priority.

You will always have access to your information (except when we're prohibited by law). We will tell you how and where to conveniently access your account information (with the above exception) and how to notify us about errors and make necessary changes to ensure that our records are complete and accurate.

Information We Collect About You

Catholic Federal Credit Union will collect only the non-public personal information that is necessary to conduct your financial business. This information may be gathered from several different areas.

- Applications
- Credit Reports
- Information that you may have provided to another institution that Catholic Federal may have a business connection with.
- Information obtained when verifying the information you have provided on our applications or other forms. This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

We may disclose the information we collect, as listed above, as permitted by law.

Parties Who Receive Information From Us

We may disclose non-public personal information about you to the following types of third parties:

- Financial service providers, such as insurance companies, mortgage service companies, securities broker-dealers and credit union auditing firms.
- Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers, retailers, marketing/research firms and plastic card processors.

To protect your privacy, we only work with companies that agree, by contract, to maintain strong protections and limit the use of information we provide. Under no circumstances will Catholic Federal authorize these firms to charge your account without your express consent, and we will not sell member information to telemarketing firms. These companies may include financial service providers such as insurance companies and non-financial companies such as consumer reporting agencies.

Catholic Federal will only share your information when absolutely necessary. For example:

- To administer and conduct the credit unions' operations, products and services.
- When required to do so by government.
- When we partner with another business.
- Follow your instructions as you authorize.
- Protect the security of the credit union's financial records.

Disclosure Of Information To Parties That Provide Services To Us

The categories of non-public personal information that we may disclose are as follows:

- Information received from you on applications or other forms, such as names, addresses, social security numbers, assets and income.

- Information about your transactions with us, our affiliates, or others, such as your account balances, payment history, parties to transactions and credit card usage.
- Information received from a consumer-reporting agency such as a credit worthiness and credit history.

How We Protect Your Information

Catholic Federal has strong security controls to ensure that your information in our files and computers is protected. When appropriate, we will use security coding techniques to protect against unauthorized access to personal records, as well as ensuring accuracy and integrity of communications and other transactions. This policy also covers any information you may enter on Catholic Federal's website. We restrict access to non-public personal information about you to those employees who have a specific business purpose in utilizing your data. Catholic Federal Credit Union's employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

What You Can Do To Help

All of us working for you at the Credit Union hope that you will assist us in safeguarding your privacy by following these simple guidelines:

- Protect your account number, card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your debit or credit card which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. Official credit union staff will have your information and will not need to ask for it.
- Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.