

# FACTS

## WHAT DOES CENTRAL MAINE 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?

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, income and employment information**
- ◆ **Account balances and transaction history**
- ◆ **Credit history and payment history**

When you are *no longer* our customer, we continue to share your information as described in this notice.

### 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; the reasons Central Maine Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Central Maine 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	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	Yes	No
<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> - to offer insurance and loans	Yes	Yes
<b>For non-affiliates to market to you</b> - to offer insurance and loans	Yes	Yes

### To limit our sharing

#### ◆ Call 1-800-783-1570 or go to the Credit Union

**Please note:** If you are a *new customer*, we can begin sharing your information 45 days from the date we sent this notice. When you are *no longer* 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.

### Questions?

Call 1-800-783-1570 or go to 1000 Lisbon Street, Lewiston, ME 04240

## Who we are

Who is providing this notice?

Central Maine Federal Credit Union



## What we do

**How does Central Maine 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 Central Maine Credit Union collect my personal information?**

We collect your personal information, for example, when you

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

We also collect your personal information from others, such as credit bureaus, consumer reporting agencies or others.

**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 non-affiliates 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 apply to all joint account holders on the account.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and non-financial companies.

**Non-affiliates**

Companies not related by common bond ownership or control. They can be financial and non-financial companies.

**Joint marketing**

A formal agreement between non-affiliated financial companies that together market financial products or services to you.