

FACTS

WHAT DOES COREPLUS 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:

- Name and Address
- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

When we close your account, we may continue to share information about you according to our policies.

How?

All financial companies need to share customers' personal information to run their everyday business – to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons CorePlus Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CorePlus Federal Credit Union Share?	Can you limit this sharing?
For our everyday business purposes – To process your transactions, maintain your account, and report to credit bureaus	Yes	No – because sharing of this type of information is essential for us to conduct business
For our marketing purposes – To offer our products and services to you	Yes	No – because we have an existing business relationship with you the law allows us the right to offer you additional products and services
For joint marketing with other financial companies – with whom we have written agreements that prevent them from sharing your information with others	Yes	No – because we have an existing business relationship with you the law allows us the right to join with other companies to offer you joint products and services.
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 our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call **1-800-724-0779** or go to **www.coreplus.org**

Who we are	
Who is providing this notice?	CorePlus Federal Credit Union is providing this notice.
What we do	
How does CorePlus Federal 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 CorePlus Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ▪ Complete an application, open an account or deposit money ▪ Pay your bills or apply for a loan ▪ Use your credit or debit card <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 sharing only for</p> <ul style="list-style-type: none"> ▪ Affiliates' everyday business purposes – information about your creditworthiness ▪ Affiliates to market to you ▪ Nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Everyday business purposes	<p>The actions necessary by financial companies to run their business and manage customer accounts, such as:</p> <ul style="list-style-type: none"> ▪ Processing transactions, mailing, and auditing services ▪ Providing information to credit bureaus ▪ Responding to court orders and legal investigations
Affiliates	<p>Companies related by common ownership or control. They can be financial or non-financial companies</p> <ul style="list-style-type: none"> ▪ CorePlus Federal Credit Union has no affiliates
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial or non-financial companies.</p> <ul style="list-style-type: none"> ▪ Non-affiliates we share with include mortgage companies, insurance companies, direct marketing companies, and nonprofit organizations
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 check printers, credit/debit card processors, insurance providers and financial planning services