

COMMONWEALTH CREDIT UNION PRIVACY NOTICE

Commonwealth Credit Union is committed to providing you with financial products and services to meet your financial objectives. We believe that our array of products and services is one of the principal reasons you choose to do your business with us. We also believe you do your financial business with us because we have a strong history of protecting our members' privacy. We affirm that it is essential for our members to conduct their financial business in the context of privacy.

We are required by law to give you this privacy notice. It details our policies and practices that protect your privacy and enables us to share information to make available competitive financial products and services. If you have any questions after reading this notice, please contact us at 1.800.228.6420.

INFORMATION WE COLLECT ABOUT YOU

We collect the following nonpublic personal information about you from a variety of sources:

- From membership and loan applications and other forms, we obtain information such as name, address, social security number and income.
- From your transactions with us or others that work closely with us to provide you with financial products and services, we obtain information such as your account balances, payment history and credit card usage.
- From verifications of information you provide on applications and other forms, we obtain information from current or past employers, other financial institutions and other sources listed on the application/form.
- From consumer reporting agencies, we obtain information such as creditworthiness and credit history.
- When you utilize the Home Banking portion of our website, we collect information via an internet "cookie," about your interaction with our browser.¹

We may disclose all of the information we collect as described above and as permitted or required by law. These disclosures typically include information to process transactions, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

TYPES OF THIRD PARTIES TO WHOM WE DISCLOSE

We may disclose all relevant information we collect, as described above to the following types of third parties who perform services on our behalf:

- Financial service providers, such as an insurance company; and

¹A "cookie" is a small text file that is temporarily placed on your hard drive when utilizing our online services. It is removed from your hard drive upon proper sign-off from Home Banking. These cookies do not collect personally identifiable information, and we do not combine information collected through cookies with other personal information to determine who you are or your e-mail address.

Cookies are commonly used on web sites and do not harm your system. By configuring your preferences or options in your browser, you determine if and how a cookie will be accepted. We use cookies to determine if you have previously visited our web site and for a number of administrative purposes.

- Non-financial service companies, such as an outside mailing company for our own marketing materials.

We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.

DISCLOSURE TO OUR SERVICE PROVIDERS

We may disclose all of the information we collect, as described above to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

DISCLOSURE OF INFORMATION ABOUT FORMER MEMBERS

If you decide to terminate your membership with us, we will not share information we have collected about you, except as may be permitted or required by law.

HOW WE PROTECT YOUR INFORMATION

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

WHAT MEMBERS CAN DO TO HELP

Commonwealth Credit Union is committed to protecting the privacy of its members. You can assist us by following these simple guidelines.

1. Protect your account numbers, card numbers, PINs (personal identification numbers) and any passwords. Never keep your PIN with your debit, credit or ATM card which can provide free access to your accounts if your cards are lost or stolen.
2. Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains that the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff already has access to your information and rarely has a need to ask you for it.
3. Keep your information 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.

If you have any questions, please do not hesitate to contact us. We are here to serve you!

Protecting Children's Online Privacy

Commonwealth Credit Union does not knowingly collect, nor is our Web site designed or directed, to use personal information from children under the age of 13 without containing verifiable consent from their parents. Should a child whom we know to be under the age of 13 send personal information to us, we will only use that information to respond directly to that child, seek parental consent or provide parental notice.