Privacy Notice

COMMONWEALTH CREDIT UNION
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Frankfort, KY 40602-0978
PH: 502-564-4775
TF: 800-228-6420
www.ccuky.org

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FACTS	**WHAT DOES COMMONWEALTH 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 accounts, products or services you have with us. This information can include: • Name, address, Social Security Number, and income • Account balances and payment history • Credit history and credit scores Certain features of your mobile banking application need to access your device's contacts in order to complete transactions efficiently. When you are *no longer* our member, 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 Commonwealth Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	**Does Commonwealth Credit Union share?**	**Can you limit this sharing?**
For our everyday business purposes—such as to process your transactions, maintain the account(s) you have with us, respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes—to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes—information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes—information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For non-affiliates to market to you	No	We do not share

Questions?	Call us at 502-564-4775 or toll-free at 800-228-6420 or visit us online at www.ccuky.org.

More information about your privacy continued on next page.

Who We Are	
Who is providing this notice?	Commonwealth Federal Credit Union.

What We Do	
How does Commonwealth 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, secured files and buildings, procedural safeguards and safe record storage. We will continue to review and modify our security controls in the future to deal with changes in products, services and technology.
How does Commonwealth Credit Union collect my personal information?	We collect your personal information, for example, when you • start an account • apply for a loan • use your credit or debit card • pay your bills • make deposits to or withdrawals from the accounts you have with us We also collect your personal information from others, including credit bureaus or other companies.
Why can't I limit all sharing?	Federal law only gives you the right to limit: • 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.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • *Commonwealth Credit Union does not have affiliates*
Non-affiliates	• Companies not related by common ownership or control. • They can be financial and nonfinancial companies. • *Commonwealth Credit Union does not share with non-affiliates so that they can market to you.*
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our marketing partners include: • *Investment companies* • *Insurance companies* • *Other financial service providers*

Additional Digital Banking Privacy Information

Certain features (such as payment services) of your home banking and mobile banking services need to access your device's contacts in order to complete transactions efficiently. In addition, certain features require access to your camera (for facial recognition or for mobile deposit). In addition, your mobile banking app also may periodically collect, transmit, and use geolocation information to support features that prevent fraudulent card use and alerts, but only if you expressly authorize collection of such information. You may choose whether geolocation information can be monitored on a continuous basis in the background, only while the app is being used, or not at all. You can change these permissions at any time in your device settings. In addition, you may delete any user profile you have created through the home banking or mobile banking service.

We may use automated license plate reader data to help us enforce our loan agreements as permitted by K.R.S. § 189.632.