

FACTS

WHAT DOES CSE 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number • Account transactions • Checking account information • Account balances and payment history • Credit history and credit scores • Credit card or other debt • Wire transfer instructions <p>When you are <i>no longer a member</i>, we will not share information we have collected about you, except as permitted or required by law.</p>
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 CSE Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CSE Credit Union share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), 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 nonaffiliates to market to you	No	We do not share

Questions?	Call us at 860-522-5388 or visit us online at www.CSECreditUnion.com .
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Connecticut State Employees Credit Union – Our Privacy Notice

Who we are	
Who is providing this notice?	Connecticut State Employees Credit Union (CSE Credit Union)
What we do	
How does CSE Credit Union protect my personal information?	<p>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.</p> <p>We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our 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.</p>
How does CSE Credit Union collect my personal information?	<p>We collect and may disclose to other financial institutions with whom we have joint marketing agreements nonpublic personal information we collect about you from the following sources:</p> <ul style="list-style-type: none"> • Information we receive from you on your membership and loan applications and other forms; • Information about your transactions with us or others; • Information we receive from a consumer reporting agency; • Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>CSE Credit Union has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>CSE Credit Union does not share with our non-affiliates so they can market to you.</i>
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"> • <i>Our joint marketing partners include insurance companies.</i>
Other important information	
<p>We may disclose all the information we collect, as described above, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. These companies agree to maintain confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them.</p>	