

## CN/IC EMPLOYEES CREDIT UNION

### PRIVACY NOTICE

*At CN/IC Employees Credit Union (CN/ICECU), you can be confident that your financial privacy is a top priority and we recognize the importance of protecting your nonpublic personal information. The law requires that we provide information describing how we protect our members' privacy and this publication serves as our "privacy notice". The words "CN/IC ECU, we, our, us and credit union" refer to the CN/IC Employees Credit Union, and the words, "you and your" refer to our members.*

<b>FACT</b>	<b>INFORMATION COLLECTED AND SHARED:</b>
	<p>The types of personal information collected and shared depends on the product or service you have with us. We collect information about you from the following sources:</p> <ul style="list-style-type: none"> <li>• Applications and other forms you provide</li> <li>• Information about your transactions</li> <li>• Transactions with nonaffiliated third parties</li> <li>• Consumer reporting agencies.</li> </ul> <p>We may disclose all of the information that we collect as described above. When you are no longer our member, we will continue to follow the privacy policies and practices as may be permitted or required by law.</p>
<b>FACT</b>	<b>PARTIES TO WHOM WE DISCLOSE INFORMATION:</b>
	<p>As permitted by law, we may disclose certain nonpublic information to nonaffiliated third parties such as mortgage securities, credit card processors and insurance companies; however, you do have the right to block the disclosure of your private information to such organizations. This decision will apply to all products and services you receive from CN/IC Employees Credit Union. If you have a joint account, your decision to block this information will affect all participants on the account.</p> <p>According to federal law, we may disclose information we collect to companies that perform marketing services on behalf of the Credit Union or other financial institutions with whom we have joint marketing agreements. We may also disclose information about you under other circumstances, as permitted or required by law. You do not have the right to block disclosure of your personal information from these businesses. We reserve the right to disclose your information to other financial institutions with which we have joint marketing agreements.</p>

#### What we do

<b>How does CN/IC Employees Credit Union protect my personal information?</b>	Security measures, as required by federal law, are in place to protect your personal information from unauthorized access and use. These measures include computer safeguards, secured files and buildings. Internal security controls, including physical, electronic and procedural safeguards are in place to protect the information you provide us and the information we collect about you.
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

#### Online Policy

CN/IC Employees Credit Union uses multiple layers of security including HTTPS when transmitting data in order to secure account information sent between our server and your browser. We use firewalls that are designed to protect your accounts from unauthorized access from outside CN/IC Employees Credit Union.

Online Correspondence - We preserve the content of your e-mail, your e-mail address and our responses so that we can more efficiently handle any follow-up questions you may have.

#### Protection of Nonpublic Personal 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.*

#### Questions?

Call (901) 332-2686

Email: [info@icecu.net](mailto:info@icecu.net)

Stop by CN/IC Employees Credit Union office located at 2005 Nonconnah Blvd., Suite 7, Memphis, TN 38132.