

**PRIVACY NOTICE AND DISCLOSURE**

**FACTS** **WHAT DOES CAMC 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:

- Social Security number and Income
- Account balances and transaction history
- Credit history, score and payment history
- Name address, other personal identification and contact information.
- Employment information
- Debt obligations

When you are no longer our customer, we may 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 CAMC Federal Credit Union choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CAMC Federal Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you.	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates’ everyday business purposes –</b> information about your transactions and experiences	No	We don’t share
<b>For our affiliates’ everyday business purposes –</b> information about your creditworthiness	No	We don’t share
<b>For non-affiliates to market to you</b>	No	We don’t share

**Questions?** Call 304-388-5700 or Visit our office at 3400 MacCorkle Ave SE, Charleston, WV 25304

Who we are	
<b>Who is providing this notice?</b>	CAMC Federal Credit Union
What we do	
<b>How does CAMC Federal Credit Union protect my personal information?</b>	<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 have established internal controls to protect the information you provide us and the information we collect about you. Our employees are bound by our Code of Ethics and policies to access member information only for legitimate business purposes and to keep information about you confidential.</p>
<b>How does CAMC Federal Credit Union collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open Membership</li> <li>• Conduct transactions</li> <li>• Apply for a loan</li> <li>• Apply for other services</li> <li>• Visit our web site</li> <li>• Use our services</li> </ul> <p>We also collect your personal information from others, such as Credit Bureaus or other companies.</p>
<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 non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <b>CAMC Federal Credit Union has no affiliates</b></li> </ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <b>CAMC Federal Credit Union does not share with non-affiliates so they can market unless under a joint marketing arrangement for you.</b></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <b>Our joint marketing partners include financial services and insurance companies.</b></li> </ul>

**Other important information**

<p><b>Customer Identification Policy (C I P)</b></p>	<p>In accordance with the USA PATRIOT Act, Federal Law requires all financial institutions to obtain, verify, and record information that identifies each individual or entity opening an account. This includes all personal and commercial accounts, including loan and deposits, as well as trust, brokerage, insurance, and investment management accounts.</p> <p><b>What This Means To Our Customers</b>                  When you open an account, you will be asked for your name, address, Social Security or tax identifying number, date of birth (if applicable), and other information that will allow CAMC to identify you. You will also be asked to furnish your driver's license or other identifying documents. We are required to follow this procedure each time an account is opened, even if you are a current member of CAMC Federal Credit Union.</p>
<p><b>Identity Theft</b></p>	<p>The law provides certain rights to victims of identity theft. If you believe you are a victim of identity theft with respect to any of your accounts or transactions with us, you may notify us at CAMC Federal Credit Union 3400 MacCorkle Ave SE, Charleston, WV 25304. Please provide as much detail as possible about the accounts or transaction in question, including any dates and account or transaction numbers that apply. We may contact you to discuss additional information necessary to resolve the matter.</p>
<p><b>Tips to Protect Your Information</b></p>	<ul style="list-style-type: none"> <li>• Protect your account numbers, PINs or passwords used to access your accounts.</li> <li>• Use caution when disclosing your account numbers, social security numbers, etc</li> <li>• Store checks, account information, PINs or passwords in a locked area or otherwise secure manner.</li> <li>• Change your passwords and PINs at least every 90 days.</li> <li>• Keep your address and phone number(s) with us current.</li> </ul> <p>Please visit our website at <a href="http://www.camcfcu.org">www.camcfcu.org</a> for additional information and educational resources about how to protect yourself against identity theft.</p>
<p><b>Important information about Credit Reporting</b></p>	<p>Federal Law requires us to provide the following: We may report information about your accounts to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.</p> <p><u>If you believe any of the information we share with a consumer reporting agency is in error please let us know. Write to us at CAMC Federal Credit Union 3400 MacCorkle Ave SE, Charleston, WV 25304. Please provide us with your complete name, current address, phone number, type of account, the specific item in dispute and other supporting documentation or information we reasonably require. You must tell us the reason you believe this information has been reported in error.</u></p>
<p><b>Protecting Children's Private Information</b></p>	<p>Our online financial services are not designed for or directed toward children. We do not willingly solicit or collect data from children and we do not knowingly market to children online. We recognize that protecting children's identities and online privacy is important and that the responsibility rests with us and with parents.</p>