

FACTS		WHAT DOES COMMUNITY STAR 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 may share depends on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ▪Social Security number, name, address and email address ▪Account balances and payment history ▪Credit history and credit scores 		
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 Community Star Credit Union chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Community Star 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	NA
For our affiliates' everyday business purposes--- Information about your creditworthiness		No	NA
For nonaffiliates to market to you		Yes	Yes
To limit our sharing	<ul style="list-style-type: none"> ▪ Call 440.365.7342 and speak with a Member Service Representative or ▪ Visit us online: CommStar.org and use the contact us link Please Note: If you are a <i>new member</i> , we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.		
Questions	Call 440.365.7342 or go to CommStar.org		
Who we are			
Who is providing this notice?		Community Star Credit Union	

What we do

How does Community Star Cu protect my personal information?	To protect 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.
How does Community Star CU collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ open an account or apply for a loan ▪ pay your bills or make a deposit ▪ use your debit card
Why can't I limit all sharing?	Federal law gives you the right to limit only <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
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ Community Star Credit Union currently does not have any affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ Our nonaffiliated companies include insurance companies to market insurance products and other companies for everyday business purposes only
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ Community Star Credit Union has a joint marketing agreement with CUNA Mutual Group to market insurance products to you

Other important information

Customer Identification Program-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 business accounts, including loan and deposit accounts, including trust accounts.

What this means to our members- When you open an account, you will be asked for your name, address, Social Security or tax identification number, date of birth (if applicable) and other information that will allow Community Star Credit Union 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 Community Star Credit Union

Important information about credit reporting - We may report information about your accounts to credit bureaus. Late payments, missed payments, or other default on your account may be reflected in your credit report.

By member's choice, your deposits are insured by American Share Insurance up to \$250,000 per account. This institution is not federal insured and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. Members' accounts are not insured or guaranteed by any government-sponsored agency.