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| **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:   * 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. | | | |
| **Does Community Star**  **Reasons we can share your personal information Can you limit this sharing?**  **Credit Union share?** | | | | |
| **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** | * 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 *new member,* we can begin sharing your information 30 days from the date we sent this notice.  When you are *no longer* 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 | | |

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| 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   * 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   * 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.   * 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.   * 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.   * 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 defaults 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. | |