

| FACTS | WHAT DOES CEFCU® 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: <ul style="list-style-type: none"> • Social Security number and income • Credit-based insurance scores • Account balances and payment history • Credit history and assets |
| How? | All financial companies need to share members'/customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members'/customers' personal information; the reasons CEFCU chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does CEFCU 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 | YES | NO |
| For our affiliates' everyday business purposes — information about your creditworthiness or insurability | YES | YES |
| For our affiliates to market to you | YES | YES |
| For nonaffiliates to market to you | NO | WE DON'T SHARE |

To limit our sharing, mail the form below.

REMEMBER: If you previously opted out, you do not need to do so again. Your choice(s) will apply until you tell us to change your choice(s).

Please note:
 If you are a new member/customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member/policyholder, 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 toll-free 1.800.633.7077 or go to cefcu.com.



Mail-in Form

If you have a joint account/policy, your choices will apply to everyone on your account/policy unless you mark below.
 Apply my choices only to me.

Mark any/all you want to limit:
 Do not share information about my creditworthiness or insurability with your affiliates for their everyday business purposes.
 Do not allow your affiliates to use my personal information to market to me.

Name

Address

City, State, ZIP Account/Policy #

Mail to: CEFCU, Compliance Department, P.O. Box 1715, Peoria, IL 61656-1715

| Who we are | |
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| Who is providing this notice? Citizens Equity First Credit Union (CEFCU), and CEFCU Financial Services, Inc. | |
| What we do | |
| How does CEFCU protect my personal information? | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, secured files and buildings, and restricted access to your personal information. |
| How does CEFCU collect my personal information? | We collect your personal information, for example, when you: <ul style="list-style-type: none"> • open an account or deposit money • apply for insurance • pay your bills or apply for a loan • pay insurance premiums • use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. |
| 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 State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law. |
| What happens when I limit sharing for an account/policy I hold jointly with someone else? | Your choices will apply to everyone on your account/policy — unless you tell us otherwise. |
| Definitions | |
| Affiliates | Companies related by common ownership or control: They can be financial and nonfinancial companies. Our affiliates are: <ul style="list-style-type: none"> • CEFCU Financial Services, Inc. • MEMBERS™ Trust Company |
| Nonaffiliates | Companies not related by common ownership or control: They can be financial and nonfinancial companies. Nonaffiliates we share with can include financial service providers, such as securities broker-dealers and insurance companies or agents; and non-financial companies, such as retailers, direct marketing companies, airlines, and publishers. |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include securities broker-dealers and insurance companies. |
| Other important information | |
| For California residents. California law limits our sharing your personal and financial information: (1) with a nonaffiliated third party unless you give us your prior written consent; and (2) with our affiliate or with outside companies we enter into joint marketing with to provide products and services unless we give you an "Important Privacy Choices for Consumers" notice ("the Notice") and you do not say "No". | |