



Rev 1/23

## FACTS

### WHAT DOES COMMONWEALTH ONE 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 account balances
- account transactions and checking account information
- credit history and payment history

Certain features of your mobile banking application need to access your device's contacts in order to complete transactions efficiently.  
 When you are *no longer* our member, we 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 Commonwealth One Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Commonwealth One 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	Yes	No
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

#### Questions?

Call 703.823.5211 or 800.424.3334 or go to [www.cofcu.org](http://www.cofcu.org)

Who is providing this notice?	Commonwealth One Federal Credit Union
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## What we do

How does Commonwealth One Federal Credit Union 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 and secured files and buildings.
How does Commonwealth One Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>- open an account or deposit money;</li> <li>- use your credit or debit card or show your government-issued ID;</li> <li>- apply for financing.</li> </ul>
Why can't I limit all sharing?	Federal law gives you the right to limit only <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> State laws and individual companies may give you additional rights to limit sharing.

## Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.  Our affiliates include companies with a Commonwealth One; Commonwealth One Financial Network name; and financial companies, such as Member Advantage Mortgage (MAM), PSCUFS.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.  Commonwealth One Federal Credit Union does not share with our nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  Our joint marketing partners include insurance companies.