

FACTS	What does Century Credit Union do with your personal information?
Why?	Financial companies choose how they share 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number and transaction history ▪ Payment history and credit card or other debt ▪ Credit history and credit score <p>When you are no longer our member, we continue to share your information as described in this notice.</p>
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 reason Century Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Century 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 investigation, or report to credit bureaus	Yes	No
For our marketing purpose- to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes- information about your transaction and experience	No	We do not share
For our affiliates' everyday business purposes- information about your creditworthiness	No	We do not share
For nonaffiliates to market you	No	We do not share

Question?	Call 314-544-1818 or 1-800-595-8587 or go to www.centurycu.org
------------------	---

Facts about Personal Information Protection Continued on Page 2

Facts about Personal Information Protection Continued from Page 1

<p>How does Century Credit Union protect my personal information?</p>	<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. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you.</p>
<p>How does Century Credit Union collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Open an account or make deposits/withdrawals from your account ▪ Apply for a loan or pay your bills ▪ Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ Sharing for affiliates' everyday business purposes information about your creditworthiness ▪ Affiliates from using your information to market you ▪ Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing</p>
<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Century Credit Union has no affiliates
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Century Credit Union does not share with nonaffiliates so they can market to you.
<p>Joint Marketing</p>	<p>A formal agreement between nonaffiliates financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ Our joint marketing partners include insurance, credit card, and other financial service providers.

<p>Question?</p>	<p>Call 314-544-1818 or 1-800-595-8587 or go to www.centurycu.org</p>
-------------------------	--