

FACTS

WHAT DOES CHAMPION 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 Champion Credit Union's Privacy Policy.

At Champion Credit Union, we respect the privacy of our members. We recognize that maintaining the confidentiality of your personal financial information is important to you, and strive to make it a top priority. This notice describes the privacy policy and practices followed by Champion Credit Union and how we collect, use, and safeguard your information.

What?

The types of personal information we collect and share depend on the accounts or services you have with us. This information can include:

- Name, address, date of birth, and Social Security/Tax Identification number(s)
- Account balances and transaction history
- Credit history, including balances and payments

When you are *no longer* our member, we will not share your information except as permitted or required by law 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 Champion Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Champion 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	We do not share
For our affiliates' everyday business purposes— information about your credit worthiness	No	We do not share
For non-affiliates to market to you	No	We do not share

Questions?

Call (419) 407-4140, send us an email at CCU@ChampionCU.org or write to us at: Champion Credit Union, 4140 West Laskey Road, Toledo, OH 43623.

Who we are	
Who is providing this notice?	Champion Credit Union, Inc.
What we do	
How does Champion Credit Union protect my personal information?	<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.</p> <p>We also restrict access to nonpublic personal information about you to those employees and volunteers who have a specific business purpose for using it.</p>
How does Champion Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an account or apply for a loan ■ Apply for any credit union service ■ Show your government-issued Identification ■ Use your credit or debit card or pay your bills ■ Make deposits to or withdrawals from your accounts <p>We also collect your personal information from others, including credit bureaus or other companies.</p>
Why can't I limit all sharing?	<p>Federal law only gives you the right to limit information sharing as follows:</p> <ul style="list-style-type: none"> ■ Sharing for affiliates' everyday business purposes—information about your credit worthiness ■ Affiliates from using your information to market to you ■ Sharing for non-affiliates to market to you
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Champion Credit Union does not have affiliates.</i></p>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Champion Credit Union does not share with non-affiliates so they can market to you.</i></p>
Joint marketing	<p>A formal agreement between Champion Credit Union and a non-affiliated financial company where we jointly market financial products or services to you.</p> <p><i>Champion Credit Union's joint marketing partners include CUNA Mutual Group and others.</i></p>