

FACTS	What does Cornerstone Financial 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 depends on the accounts or services you have with us. This information can include: <ul style="list-style-type: none"> • Name, address, Social Security Number, and income • Account balances and payment history • Credit history and credit scores
How?	All financial companies need to share consumers' personal information to run their everyday business. In the section below, we list the reason financial companies can share their consumers' personal information, the reasons Cornerstone Financial Credit Union chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Do we share?	Can you limit sharing?
For our everyday business purposes – for example, 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.	No	N/A
For non-affiliates to market to you.	Yes	Yes

To limit our sharing	Please return the Mail-In Form below. If you are a new member, we can begin sharing your information 30 days from the date we issue this notice. When you are no longer a member, we continue to share your information as described in the notice. You can, however, contact us at any time to limit our sharing. If you have previously opted out, it is not necessary to opt out again.
Questions?	Call 615-385-6866 or 800-342-2316

Mail-In Form	Do not share my personal information with non-affiliates to market their products and services to me.	Mail To
Your selection will apply to any joint owner on your account.	Name	Cornerstone Financial Credit Union
	Address	Attn: Privacy Compliance
	City, State, Zip	PO Box 120729
	Account No.	Nashville, TN 37212

Who we are	
Who is providing this notice?	Cornerstone Financial Credit Union

What we do	
How does Cornerstone Financial 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 Cornerstone Financial Credit Union collect my personal information?	We collect personal information when you: Open an account or apply for a loan Perform transactions on your account Access your account via online or mobile banking Show your government issued ID
Why can I not limit all sharing?	Federal law gives you the right to limit: <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 non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly?	Your selection will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial or non-financial companies. Our affiliates include financial companies such as LPL Financial.
Non-affiliates	Companies not related by common ownership or control. They can be financial or non-financial companies. Non-affiliates we share with can include insurance companies and direct marketing companies.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our marketing partners include: Insurance companies and credit card companies.