



Privacy Policy

FACTS	WHAT DOES CORNERSTONE FINANCIAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
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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.
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What?	<p>The types of personal information we collect and share depend on the accounts or services you have with us. This information can include:</p> <ul style="list-style-type: none"> • Name, address, Social Security Number, and income • Account balances and payment history • Credit history and credit scores
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How?	All financial companies need to share consumers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their consumers' personal information; the reasons Cornerstone Financial Credit Union chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Cornerstone Financial Credit Union share?	Can you limit the 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	No	N/A
For non-affiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> • Mail in the form below. <p>Please Note: If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer a member, we continue to share your information as described in the notice. However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 615-385-6866 or (800) 342-2316.
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IF YOU HAVE PREVIOUSLY OPTED OUT, IT IS NOT NECESSARY TO OPT OUT AGAIN.

Mail-In Form If you have a joint account, your choice(s) will apply to everyone on your account.	Mark any/all you want to limit:	
	[] Do not share my personal information with nonaffiliates to market their products and services to me.	
	Name	Mail to: Cornerstone Financial Credit Union Attn: Privacy Compliance P.O. Box 120729 Nashville, TN 37212
	Address	
	City, State, ZIP	
Account #		

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, for example, when you: <ul style="list-style-type: none"> - Open an account or apply for a loan - Perform transactions on you account such as make deposits or withdrawals or use your debit or credit card - Show your government-issued ID We also collect your personal information from others, including 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 credit worthiness - 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 with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. Our affiliates include: <ul style="list-style-type: none"> - <i>Financial companies such as LPL Financial.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> - <i>Non-affiliates we share with can include insurance companies and direct marketing companies.</i>
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our marketing partners include: <ul style="list-style-type: none"> - <i>Insurance companies and credit card companies.</i>