

# Privacy Notice



<b>FACT</b>	<b>What does CSE Federal Credit Union do with your personal information?</b>
<b>WHY?</b>	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.
<b>WHAT?</b>	<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"> <li>• Social Security Number and Account balances</li> <li>• Account history</li> <li>• Overdraft history</li> <li>• Checking Account information</li> <li>• Payment history</li> </ul> <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
<b>HOW?</b>	All financial companies need to share members' personal information to run their everyday business. In other sections, we list the reasons financial companies can share their members' personal information; the reasons CSE Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CSE FCU 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 don't share
For our affiliates' everyday business purposes information about your credit worthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

**QUESTIONS?** Contact the credit union at 337.477.2000 or go to [csefcu.org](http://csefcu.org).

## What we do

### How does CSE 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 CSE Federal Credit Union collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- apply for a loan or pay your bills
- give us your contact information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes-information about your credit worthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State law 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 financial companies such as Credit Union Service Organizations (CUSOs).*

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *CSE Federal Credit Union does not share with 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 Groups.*

**Main Office**  
4321 Nelson Road  
Lake Charles, LA 70605  
337.477.2000

**Sulphur Branch**  
2154 Swisco Road  
Sulphur, LA 70665  
337.625.5747

**Moss Bluff Branch**  
1170 Sam Houston Jones Parkway  
Moss Bluff, LA 70611  
337.477.2000

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