

FACTS

WHAT DOES CARDINAL 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 depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- account transactions and credit history
- credit scores and income

When you are *no longer* our member, we continue to share your information 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 Cardinal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Cardinal 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 to 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	No	We don't share
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 creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call (877) 900-6928 or go to www.cardinalcu.com

What we do

How does Cardinal 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 Cardinal 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 deposit money ▪ use your credit or debit card or apply for financing ▪ give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<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 to you ▪ sharing for nonaffiliates to market to you <p>State law and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Cardinal Credit Union has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Cardinal Credit Union does not share with our nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Cardinal Credit Union does not jointly market.</i>

Other important information

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Internet Privacy Practices

Web Site Privacy

The Cardinal Credit Union web server automatically recognizes and records the domain name from which you access the Internet and the names of the pages you visit while at our site. The web server does not automatically extract or store your e-mail address (see e-mail addresses below). The information automatically recognized and recorded is not personally identifiable and is used to improve the content of Cardinal Credit Union website.

E-mail Addresses

If you supply us with your e-mail address, we may let you know by e-mail about special marketing offers for products and services that may be of interest to you. When we collect your e-mail address and with each special marketing offer e-mail message we send, we will provide you with the opportunity to tell us that you do not wish to receive special marketing offer messages from us in the future. However, Cardinal Credit Union reserves the right to service your account and communicate with you via e-mail about your account to the extent permitted by law.

Internet Security

Cardinal Credit Union uses encryption technology to protect certain information sent over the Internet. SSL is an encryption technology known as "Secure Sockets Layer". SSL encrypts transmissions between two parties and verifies the web site server you are communicating. An "s" after the "http" in a web site's address indicates that you are attached to a secure server using SSL technology. Additionally, if your browser is Microsoft Internet Explorer 3.0, Netscape Navigator 4.0, or a higher version of either, a picture of a lock or a key should appear in the lower right hand corner of the browser's window.

Use of Cookies

Our Web site uses a feature of your Internet browser called a cookie. Cookies are files placed within your browser on your computer's hard drive or other device by a Web site server. The Cardinal Credit Union web site may use cookies to facilitate your Internet sessions, to maintain security and to improve our web site. If you choose not to enable cookies on your browser, you will not be able to use some of the services offered on Cardinal Credit Union's web site.

Children

The Cardinal Credit Union web site is not directed to children under age 13 and does not knowingly collect personal information from children under age 13.

Protect Your Privacy

While exploring the services offered through Cardinal Credit Union's web site, please be aware that other online partners, third party Internet sites, and third party services accessible through Cardinal Credit Union's web sites have separate privacy and data collection policies and practices, which are independent of and may be different from Cardinal Credit Union's policies and practices. Cardinal Credit Union is not responsible or liable for these independent policies and practices and it is your responsibility to review them and decide whether or not they satisfactorily protect your rights. These Internet Privacy Practices were last updated February 09, 2018. It is your responsibility to review these Internet Privacy Practices from time to time to be aware of any such changes. Your continued use of this web site indicates your agreement to any such changes.

Jurisdiction

Business transacted at Cardinal Credit Union is governed by the laws of the State of Ohio.

Links

Links to other websites are offered as a courtesy for visitors on our website. Cardinal Credit Union assumes no responsibility for the content or action of other websites.

Information Accuracy

Cardinal Credit Union makes every attempt to assure the accuracy of information on this website. However, some information may change. Contact the credit union for the latest information.