

# Our Privacy Notice



1888 E Sherman Avenue  
Muskegon, MI 49444  
PH: 231-733-1329  
FX: 231-737-1425  
www.bestfinancialcu.org

Revised  
January  
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FACTS	WHAT DOES BEST FINANCIAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?	1
<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.	2
<b>What?</b>	The types of personal information we collect and share depend on the accounts or services you have with us. This information can include: <ul style="list-style-type: none"> <li>• Name, address, Social Security Number, and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul>	3
<b>How?</b>	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 Best Financial Credit Union chooses to share; and whether you can limit this sharing.	4

Reasons we can share your personal information	Does Best Financial Credit Union share?	Can you limit this sharing?	5
<b>For our everyday business purposes</b> —such as to process your transactions, maintain the account(s) you have with us, respond to court orders and legal investigations, or report to credit bureaus	Yes	No	
<b>For our marketing purposes</b> —to offer our products and services to you	Yes	Yes	
<b>For joint marketing with other financial companies</b>	Yes	Yes	
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	No	We do not share	
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	No	We do not share	
<b>For our affiliates to market to you</b>	Yes	Yes	
<b>For non-affiliates to market to you</b>	No	We do not share	

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call us at 231-733-1329 to speak to a representative</li> <li>• Come into one of our branches</li> </ul> <p><b>Please note:</b> If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent you this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>	6
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<b>Questions?</b>	Call us at 231-733-1329, or visit us online at <a href="http://www.bestfinancialcu.org">www.bestfinancialcu.org</a>	7
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<b>Who We Are</b>		8
Who is providing this notice?	Best Financial Credit Union and our wholly owned subsidiary County Teachers Principle Insurance Agency.	
<b>What We Do</b>		9
How does Best 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, secured files and buildings, and procedural safeguards. All employees and agents are trained to respect member privacy, and only our employees and agents have regular access to Credit Union computer systems and records storage. We will continue to review our internal security controls to safeguard your personal information as we employ new technology in the future.	
How does Best Financial Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"><li>• open an account</li><li>• apply for a loan</li><li>• use your credit or debit card</li><li>• pay your bills</li><li>• make deposits to or withdrawals from the accounts with us</li></ul> We also collect your personal information from others, including credit bureaus or other companies.	
Why can't I limit all sharing?	Federal law only gives you the right to limit: <ul style="list-style-type: none"><li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li><li>• affiliates from using your information to market to you</li><li>• sharing for non-affiliates to market to you</li></ul> State laws and individual companies may give you additional rights to limit sharing.	
<b>Definitions</b>		10
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>• County Teachers Principle Insurance Agency</li></ul>	
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>• Best Financial Credit Union does not share with non-affiliates so they can market to you.</li></ul>	
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"><li>• Investment companies</li><li>• Insurance companies</li><li>• Other financial service providers</li></ul>	