

Privacy Notice



FACTS	WHAT DOES Citymark FCU 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 information we collect and share depend on the product or services you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and Name, Address, Income • Credit and payment history • Transaction and overdraft history
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 Citymark FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does WB 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, as well as institutional risk control (risk mitigation)	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	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 creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

To limit our sharing, contact Citymark FCU in writing to: 40 E Market Street, Wilkes Barre, PA 18711, ATTN: Privacy Sharing Coordinator

Questions?	Call 570.826.8244 .
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Who we are	
Who is providing this notice?	Citymark FCU
What we do	
How does Citymark FCU protect my personal information?	<p>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.</p> <p>To protect our members' privacy, we only work with companies that agree in writing to maintain strong confidentiality protections and limit the use of the information we provide.</p>
How does Citymark FCU 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 use your credit or debit card. • Make deposits or withdrawals from your account. • Give us your contact information or make a wire transfer. <p>We also collect your personal information from others such as credit bureaus 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 laws 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"> • Citymark FCU does not have affiliates
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Citymark FCU does not share with nonaffiliates so they can market to you.
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"> • Citymark FCU does not jointly market

Other important information
<p>This is Citymark FCU's Privacy Notice. It does not replace our Privacy Policy. For a copy of our Privacy Policy, please call 570.826.8244.</p>