

# Members Matter

Campus Credit Union Newsletter

## Holiday Skip a Payment



Volume 1, Issue 3

Fall 2017

### What's New With CCU

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Campus Credit Union would like to lighten your holiday load. We invite you to take a break from a payment on qualifying\* loans. To take advantage of this program, simply pick either your November or December payment.

Stop by or visit us online to complete the form and return it to the credit union before the payment you wish to skip is due. A fee of \$20 must be paid before we can skip each loan.

## Holiday Loan

The holidays can be a very stressful time. From Thanksgiving to New Years the pressure is on to get the right gift, have the best food, and you can't forget the decorations!

From November 1 to December 24 you can get a loan up to **\$4,000**.

**It's that time  
of year  
again!**

This loan not only will help make the holidays a little easier but with **as low as 4% interest**, it will also keep you from the high interest on credit cards. Stop in today and see if you qualify for our holiday and ask about our loan discounts as well.

**Campus  
Credit Union**

1845 Fairmount Box 65  
Wichita, KS 67260-0065

(316) 978-3666  
Fax (316) 978-3523

**24 Hour Audio Response**  
(316) 978-3121

**Lobby Hours:**  
Mon - Fri 8:30 am to 5:00 pm

**Drive Thru:**  
Mon - Fri 8:00 am to 5:30 pm

[www.campuscu.org](http://www.campuscu.org)



## Star Rewards Program

Let shopping for the holidays work in your favor with the Star Rewards Program!

Every time you use your card you will get points that will be redeemable for great travel discounts and merchandise.

Since we have the lowest fixed rates in town, it's easier to pay off your credit card.

The EMV credit card chip better protects you from fraud so you can shop knowing that your funds and information are safe. You can also view your credit card transactions and more at [ezcardinfo.com](http://ezcardinfo.com).

# Campus Credit Union Privacy Notice

Campus Credit Union is owned by its members and run by a board of directors you elect. You can be confident that your financial privacy is a top priority to this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact a member service representative at your local office.

To receive a print copy of the Privacy Policy Disclosure by mail, call Campus Credit Union at 316-978-3666.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete our transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider.

Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other services on our behalf or other financial institutions with whom we have joint marketing agreements. To protect our member's privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them.

## Information We Collect and Disclose about You

We collect nonpublic personal information about you from a variety of sources and may disclose all the information we collect to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

From membership and loan applications and other forms, we obtain information such as name, address, social security number and income.

From your transactions with us or other companies that work closely with us to provide you with financial products and services, we obtain information such as your account balances, payment history, parties to transactions, and credit card usage.

From consumer reporting agencies, we obtain information such as your credit worthiness and credit history.

From verification of information you provide on applications and other forms, we obtain information from current and past employers, other financial institutions and other sources listed on the application.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, and follow your instructions as you authorize, or protect the security of our financial records.

If you decide to terminate your membership or become an inactive member, we will adhere to the privacy policies and practices as described in this notice.

## How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

## Accessing CCU Privacy Notice

The Campus Credit Union Privacy Notice is available to you at any time on our website. Access this notice at <https://www.campuscu.org/forms/privacypolicy.pdf> or

1. Go to [campus.creditunion](https://www.campuscu.org)
2. Hover over form and disclosures
3. Click on Policy Notice & Disclosure

