

FACTS WHAT DOES CFS 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: <ul style="list-style-type: none"> • Social Security number and income • account balances and transaction history • credit history and payment history
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Carnegie Financial Services chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES CFS 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	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non affiliates to market to you	No	We do not share

To limit our sharing	<ul style="list-style-type: none"> • Call 421-000-0000 – our menu will prompt you through your choice(s) or • Visit us online: http://www.cfs.com/privacy.html • Mail the form below • Email at null@cfs.com <p>Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing</p>
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Questions? Call 421-000-0000 or go to <http://www.cfs.com/privacy.html>

Mail-in Form		
	Mark any/all you want to limit:	
	Name	
	Address	
	City, State, Zip	
Mail To:		5000 Forbes Avenue, Pittsburgh, PA15213

WHO WE ARE

Who is providing this notice?

Carnegie Financial Services family of companies; Companies use Carnegie Financial Services in their names and other companies listed in the Carnegie Financial Services legal entities section.

WHAT WE DO

How does CFS 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.

We authorize our employees to get your information only when they need it to do their work, and we require companies that work for us to protect your information. In addition, we rigorously requires and trains Carnegie Financial Services' employees to comply with its privacy standards and policies, which are designed to protect customer information.

How does CFS collect my personal information?

We collect your personal information, when you

- Open an account or make deposits or withdrawals from your account
- Pay your bills or apply for a loan
- Use your credit or debit card

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 creditworthiness
- Affiliates from using your information to market to you
- Sharing for non affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

DEFINITIONS

Affiliates

Companies related by common ownership or control. They can be financial and non financial companies. *Our affiliates include financial companies with Carnegie Financial Services in their name such as Carnegie Financial Insurance, Inc., and Carnegie Financial Advisors, LLC.*

Non-affiliates

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

Carnegie Financial Services does not share with non-affiliates so they can market to you.

Joint Marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

Our joint marketing partners include categories of companies such as insurance companies, mortgage companies, and other companies that provide financial products and services

OTHER IMPORTANT INFORMATION

State Privacy Laws — We will comply with state privacy laws to the extent they apply.

California and Vermont Residents Only: We will not share your information except for our everyday business purposes or as required or permitted by law. **Nevada Residents Only:** This notice is provided to you pursuant to state law. Nevada state privacy laws permit us to make marketing calls to existing customers, but if you prefer not to receive marketing calls, you may be placed on our internal Do Not Call list at 1-800-762-2118 Nevada law requires that we also provide you with the following contact information: Nevada Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Ste 3900, Las Vegas, NV 89101; telephone 702-486-3132; email: BCPINFO@ag.state.nv.us.