



Search

- [Home](#) |
- [Contact Us](#) |
- [Lost or Stolen Card](#) |
- [Careers](#) |
- [Online Enrollments](#) |

- [Personal](#)
- [Business](#)
- [Community Partners](#)
- [Locations](#)
- [About Us](#)

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- [Locate a branch or ATM](#)
- [Online Banking Demo](#)
- [Online Bill Pay Demo](#)
- [Online Business Bill Pay Demo](#)

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[Printable PDF](#)

Rev. 08/2011

FACTS WHAT DOES BANK OF THE CASCADES 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.

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- What?**
- Social Security number and Payment history
 - Transaction history and Credit history
 - Credit scores and Checking account information

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 Bank of the Cascades chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bank of the Cascades share?	Can you limit this sharing?
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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	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 nonaffiliates to market to you	No	We don't share

Questions?

Call 877-617-3400

Who we are

Who is providing this notice? Bank of the Cascades

What we do

How does Bank of the Cascades 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. Operational and data processing systems are in a secure environment that protects account information from being accessed by third parties.

We collect your personal information, for example, when you

How does Bank of the Cascades collect my personal information?

- Open an account or Deposit money
- Pay your bills or Apply for a loan
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Federal law gives you the right to limit only

Why can't I limit all sharing?

- 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

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Companies related by common ownership or control. They can be financial and nonfinancial companies.

Affiliates

- *Bank of the Cascades does not share with our affiliates*

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

Nonaffiliates

- *Bank of the Cascades does not share with nonaffiliates so they can market to you*

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Joint marketing

- *Bank of the Cascades doesn't jointly market*

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Live Chat

Monday - Friday

8am - 7pm PST