

FACTS

WHAT DOES CENTRAL WILLAMETTE COMMUNITY CREDIT UNION 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.

At Central Willamette Community Credit Union, we respect the privacy of our members. We recognize the importance of maintaining the confidentiality of your personal financial information. This notice describes the privacy policy and practices followed by Central Willamette Community Credit Union. This notice explains what types of member information we collect and under what circumstances we may share it.

What?

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

- Name, address, Social Security number, and income
- Account balances and transaction history
- Credit history and credit scores

When you are *no longer* our member, we will not share your information except as permitted or required by law as described in this notice.

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 Central Willamette Community Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Central Willamette Community Credit Union 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	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
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

- Call (800) 950-4536 or (541) 928-4536
- Mail us your election to: Central Willamette Community Credit Union, P.O. Box D, Albany, Oregon 97321

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.

Questions?

Call (800) 950-4536 or (541) 928-4536, send us an email using the online form in the "Contact Us" page of our website (www.centralwcu.org), or write to us at: Central Willamette Community Credit Union, PO Box D, Albany, OR 97321

Mail-in Form

Mark any/all you want to limit:

[Do not send me any offers for your products and services.]

[Do not share my personal information with nonaffiliates to market their products and services to me.]

Name

Address

City, State, Zip

Mail to:

Central Willamette
Community Credit Union
PO Box D
Albany, OR 97321

What we do	
How does Central Willamette Community 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 and secured files and buildings. We also restrict access to nonpublic personal information about you to those employees and volunteers who need to know the information to provide products or services to you.
How does Central Willamette Community Credit Union 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 apply for a loan ■ apply for any credit union service ■ you visit our website, provide us information on any online application or transaction, or information you send to us by email. ■ use your credit or debit card or pay your bills ■ make deposits to or withdrawals from your accounts <p>We also collect your personal information from others, including credit bureaus or other companies.</p>
Why can't I limit all sharing?	<p>Federal law only gives you the right to limit information sharing as follows:</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>
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	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include Central Willamette Financial Services, a provider of financial services, including insurance products.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Central Willamette Community Credit Union does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between Central Willamette Community Credit Union and a nonaffiliated financial company where we jointly market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include financial service providers.</i>

Other important information

Protecting Children's Private Information. The financial services offered through our website are not directed toward children under the age of 13. We do not knowingly collect or solicit information from children. If we receive information from children online or by any other means, we will only use the information to respond directly to the child's request when appropriate. If you believe your child has given us information without your consent, please contact us so we can allow you to review, make changes, or delete the information.

Online Privacy Protections. At our website, www.centralwcu.org, you may apply for accounts and services and you may communicate with us via e-mail. To protect the information you provide us online, we use multiple levels of security. The application information we accept online and our home banking service relies on industry standard "Secure Sockets Layer" (SSL) encryption to secure your transaction information and communication. Generally, our e-mails are not secure. However, if we ask you to e-mail us information other than your name, address, e-mail address and phone number, it will be obtained using a secure (SSL encryption) e-mail form. When you visit our website, you can access site information without revealing your personal identity. However, in order to help us identify you for future site visits, we use "cookies" to track your visit. Cookies are small text files assigned and attached by a web server to the directory file on your PC. Cookies help websites recognize return visitors. So, when you return to a website that you have visited before, your browser gives this data back to the server. We use cookies to make your online experience easier and more personalized. We use cookies in the following way: CU Online places a cookie on your PC when you log in. It is a temporary cookie that holds a unique number that identifies you only to our server. It holds no personal information but it is used to authenticate your home banking access. Various pages on our website also place cookies on your PC when you visit those pages. The purpose of those cookies is to track activity and usage patterns on the site. These cookies are not personally identifiable.