

# Privacy Policy

## Who we are

*Who is providing this notice?*  
Co-op Services Credit Union

## What we do

*How does Co-op Services 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 maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

*How does Co-op Services Credit Union collect my personal information?*

We collect your personal information, for example, when you

- open an account
- 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.

*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.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies. Co-op Services Credit Union has no affiliates.

### Non-affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies. Co-op Services Credit Union does not share with non-affiliates so they can market to you.

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Co-op Services Credit Union's joint marketing partners include financial service providers and insurance companies.

## Facts

What does Co-op Services 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.

## What?

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

- Social Security Number
- Income
- Account Balances
- Payment History
- Credit History
- Credit Scores

## How?

All financial companies need to share customers' personal information to run their everyday business. In the

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section below, we list the reasons financial companies can share their members' personal information; the reasons Co-op Services Credit Union chooses to share; and whether you can limit this sharing.

#### Reasons we can share your personal information

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.

*Does Co-op Share? Yes*

*Can you limit this sharing? No*

For our marketing purposes - to offer our products and services to you.

*Does Co-op Share? Yes*

*Can you limit this sharing? No*

For joint marketing with other financial companies.

*Does Co-op Share? Yes*

*Can you limit this sharing? No*

For our affiliates' everyday business purposes - information about your transactions and experiences.

*Does Co-op Share? No*

*Can you limit this sharing? We don't share*

For our affiliates' everyday business purposes - information about your creditworthiness.

*Does Co-op Share? No*

*Can you limit this sharing? We don't share*

For our affiliates to market to you.

*Does Co-op Share? No*

*Can you limit this sharing? We don't share*

For nonaffiliates to market to you.

*Does Co-op Share? No*

*Can you limit this sharing? We don't share*

#### Questions

Call 800-321-8570.

**Banking, the Credit Union Way!**

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Equal Housing Lender - We do business in accordance with the Fair Housing Law and Equal Opportunity Credit Act.  
NCUA - Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

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