



# PRIVACY NOTICE

Rev June 2013

FACTS	WHAT DOES DIRECTIONS 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number</li> <li>• Account balances</li> <li>• Payment history</li> <li>• Credit history</li> <li>• Credit card or other debt</li> <li>• Checking account information</li> </ul> <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customer’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer’s personal information; the reasons Directions Credit Union chooses to share; and whether you can limit this sharing.

Reason we can share your personal information	Does Directions Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> – To offer our products and services to you	No	We don’t share
<b>For joint marketing with other financial companies</b>	No	We don’t share
<b>For our affiliates’ everyday business purposes</b> – Information about your transactions and experiences	No	We don’t share
<b>For our affiliates’ everyday business purposes</b> – Information about your credit worthiness	No	We don’t share
<b>For non-affiliates to market to you</b>	No	We don’t share

Questions?	Call toll free- 1-888-508-2228 or email us at <a href="mailto:info@directionscu.org">info@directionscu.org</a>
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<b>Who we are?</b>	
<b>Who is providing this notice?</b>	<b>Directions Credit Union</b>
<b>What we do</b>	
How does <b>Directions Credit Union</b> 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.
How does <b>Directions Credit Union</b> collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Apply for a loan</li> <li>• Use your credit or debit card</li> <li>• Make deposits or withdrawals from your account</li> <li>• Show your driver's license</li> </ul>
	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: <ul style="list-style-type: none"> <li>▪ Sharing for affiliates' everyday business purposes – information about your credit worthiness</li> <li>▪ Affiliates from using your information to market to you</li> <li>▪ Sharing for non-affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <b><i>Directions Credit Union does not share with our affiliates.</i></b></li> </ul>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial or nonfinancial companies. <ul style="list-style-type: none"> <li>• <b><i>Directions Credit Union does not share with non-affiliates</i></b></li> </ul>
<b>Joint marketing</b>	A formal agreement between non-affiliate financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <b><i>Directions Credit Union doesn't jointly market.</i></b></li> </ul>