


FACTS	 <p>What does DuPont Community Credit Union do with your personal information?</p>
WHY?	<p>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.</p>
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"> • Social Security number and income • Account balances and payment history • Credit history and credit scores <p>If you terminate your membership with DuPont Community Credit Union, we will not share information we have collected about you, except as permitted or required by law.</p>
HOW?	<p>All financial companies need to share members' information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons DuPont Community Credit Union chooses to share; and whether you can limit this sharing.</p>

Reasons we can share your personal information	Does DCCU 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, experiences, and creditworthiness.	No	We do not share
For our nonaffiliates to market to you.	No	We do not share

To limit sharing or for questions	<ul style="list-style-type: none"> • Call 540.946.3200 or 800.245.8085 • Visit us online www.mydccu.com
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What we do	
How does DuPont 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 automatically collect anonymous information about usage of our website (cookies). No personal information is gathered via these cookies.
How does DuPont Community Credit Union collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • 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.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <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 State laws and individual companies may give you additional rights to limit sharing.
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 nonfinancial companies. <i>DCCU does not have any affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control, can be financial and nonfinancial. <i>Our nonaffiliates include personal financial management product providers, mortgage service providers, direct marketing, consumer research, and ballot processing companies.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>Our joint marketing partners include credit card and insurance companies, student loan providers, and financial consultants.</i>