FACTS WHAT DOES LACAMAS 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.	
What?	 service you have with us. This infor Social Security Number and Credit Scores and 	
How?	All financial companies need to share member personal information to run their everyday business. In the section below we list the reasons financial companies can share their member personal information; the reasons Lacamas Community Credit Union chooses to share; and whether you can limit this sharing.	

Reasons we can share your personal information	Does Lacamas 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 credit worthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	No

To limit our sharing	 Call 888 834 3611—our menu will prompt you through your choice(s) or visit us online: lacamas.org 	
	Please note:	
	If you are a <i>new</i> customer, we can begin sharing your information 0 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 360 834 3611 or go to lacamas.org
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Who we are

Who is providing this notice

Lacamas Community Credit Union

What we do		
How does Lacamas 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.	
How does Lacamas Community Credit Union collect my personal information?	 We collect your personal information for example, when you open an account or pay your bills apply for a loan or deposit money 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 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?	If you have a joint account, your choice(s) will apply to everyone on your account.	

Definitions		
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.Lacamas Community Credit Union has no affiliates.	
Nonaffiliates	 Companies not related by common ownership and control. They can be financial and nonfinancial companies. Nonaffiliates we are with can include mortgage companies, and insurance companies. 	
Joint marketing	 A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include insurance companies. 	

Other important information