

# Banking Privacy Policy

## FACTS: What Does OMEGA Federal 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 services you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

When you are no longer our member, we continue to share your information 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 OMEGA FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does OMEGA FCU 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	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your credit worthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share
Reasons we can share your personal information	Does OMEGA FCU Share?	Can you limit this sharing?

### Who we are

### Who is providing this notice?

OMEGA Federal Credit Union

## What we do

### How does OMEGA Federal 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.

Our employees are trained in the importance of maintaining member privacy.

### How does OMEGA Federal Credit Union collect my information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your debit or ATM card

We also collect personal information from others, such as credit bureaus and other companies.

### Why can't I limit sharing?

Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purposes - information about 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.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial or nonfinancial companies.

- OMEGA Federal Credit Union has no affiliates

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Third party service providers

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market products or services to you.

- OMEGA FCU has no formal joint marketing agreements

### Questions?

Call (412) 369-3800 or go to [www.omegafcu.com](http://www.omegafcu.com)

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