

## FACTS

# WHAT DOES OPTION 1 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 and Account Balances**
- **Credit Scores and Payment history**
- **Transactions and Checking account history**

When you are no longer our customer, 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 Option 1 Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Option 1 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	YES
<b>For joint marketing with other financial companies</b>	YES	YES
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	NO	NO
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	NO	NO
<b>For our affiliates to market to you</b>	NO	NO
<b>For nonaffiliates to market to you</b>	NO	NO

### QUESTIONS?

Call 800-323-2129 or go to [www.option1cu.org](http://www.option1cu.org)

## Who we are

Who is providing this notice?

Option 1 Credit Union

## What we do

How does Option 1 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 Option 1 Credit Union collect my personal 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 credit or debit card

We also collect your personal information from others, such as credit bureaus 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.

## Definitions

Affiliates

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

- Option 1 Credit Union has no affiliates

Nonaffiliates

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

- Option 1 Credit Union does not share information with nonaffiliates other than as required by law

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

For more information on our Privacy Policy, you may write us at:

Option 1 Credit Union  
630 32nd St SE  
Grand Rapids, MI 49548

Call us at: (800) 323-2129

Visit our website at: [www.option1cu.org](http://www.option1cu.org)

