## ORANGE COUNTY'S CREDIT UNION

FACTS	WHAT DOES Orange Co DO WITH YOUR PERSO	•	
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:		
	<ul> <li>Social Security number</li> <li>income</li> <li>payment history</li> </ul>	<ul><li>date of birth</li><li>account balances</li><li>credit history</li></ul>	
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 Orange County's Credit Union chooses to share; and whether you can limit this sharing.		
Reasons we can s	share your personal information	Does Orange County's 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	No
For joint marketing with other financial companies		Yes	No
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 creditworthiness		No	We don't share
For nonaffiliates to market to you		No	We don't share
To limit our sharing		longer our customer, we contin	rvices@orangecountyscu.org
Questions?	Call 888-354-6228 or go to www	v.orangecountyscu.org	

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Who is providing this notice?	Orange County's Credit Union	
What we do		
How does Orange County's 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 Orange County's Credit Union collect my personal	We collect your personal information, for example, when you  open an account  use your debit card	
information?	<ul> <li>apply for a loan</li> <li>pay your bills through bill payment</li> <li>make deposits or withdrawals from your account</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> <li>sharing for affiliates' everyday business purposes-information about your creditworthiness</li> <li>affiliates from using your information to market to you</li> <li>sharing for nonaffiliates to market to you</li> </ul>	
	State laws and individual companies may give you additional rights t limit sharing. See below for more on your rights under state law.	
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.	
	<ul> <li>Orange County's Credit Union does not share with our affiliate Orange County Group, Inc.</li> </ul>	
Nonaffiliates	Companies not related by common ownership or control. They can b financial and nonfinancial companies.	
	<ul> <li>Orange County's Credit Union does not share with nonaffiliates s they can market to you.</li> </ul>	
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.	
	<ul> <li>Our joint marketing includes credit card companies and mortgage servicing companies.</li> </ul>	

In California, under the provisions of the California Financial Information Privacy (also known as SB-1), we need to provide you with an opportunity to opt-out of sharing with our joint marketing partners and sharing certain information with our affiliates.

The state requirement varies from the federal government's requirements described above and is addressed in the state privacy notice.