

# FACTS

## WHAT DOES OREGON 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?

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 credit history,
- credit scores and employment information
- transaction history and credit card or other debt

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 Oregon Community Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does the Credit Union 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
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

### Questions?

Call 800.365.1111 or go to [OregonCommunityCU.org](http://OregonCommunityCU.org) or stop by any branch location.

## Who we are

Who is providing this notice?

Oregon Community Credit Union

## What we do

How does Oregon Community CU 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.

All employees and agents are trained and expected to follow all privacy and safeguard controls in order to protect members' privacy.

How does Oregon Community CU collect my personal information?

We collect your personal information, for example, when you

- Apply for a loan                      or Open an account
- Deposit money                      or Give us your contact information
- 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.

## Definitions

**Affiliates**

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

- *CUSO Financial Services, L.P.*

**Nonaffiliates**

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

- *Data processing companies, payment processing companies, loan service providers, collection agencies, insurance companies, credit reporting agencies, brokerage providers, payment networks*

**Joint marketing**

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

- *Insurance companies and other financial service providers*

## Other important information

N/A