

PRIVACY NOTICE

Rev. 11/2010

FACTS

WHAT DOES Oshkosh 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 depends on the product or service you have with us. This information can include:

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

If you decide to terminate your membership with Oshkosh Community Credit Union, we will not share any information except as permitted by law.

How?

All financial companies need to share Customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Oshkosh Community Credit Union chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does Oshkosh Community share? | Can you limit this sharing? |
|--|-------------------------------|-----------------------------|
| For our every day 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 jointly marketing with other financial Companies- | No | N/A |
| For our affiliates' everyday business purpose- Information about your transactions and experiences | Yes | No |
| For our affiliates' everyday business purpose- Information about your creditworthiness | Yes | No |
| For our affiliates' to market to you- | No | N/A |
| For our nonaffiliates' to market to you- | No | N/A |

Questions?

To limit our sharing call 920-233-1952 or go to www.oshkoshcommunitycu.com

Who we are

Who is providing this notice?

Oshkosh Community Credit Union

What we do

How does Oshkosh Community 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 building.

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

How does Oshkosh Community 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, affiliates or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' every day business purpose-information about your creditworthiness
- affiliates from using your information to market you
- sharing for non-affiliates to market you

State law 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 non-financial companies.

Non-affiliates

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

Joint marketing

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