



## Privacy Policy

- [Membership](#)
- [Our Products](#)
- [Current Rates](#)
- [Loan Application](#)
- [Loan Calculator](#)
- [Credit Union News](#)
- [Links](#)

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<b>FACTS</b>	<p><b>WHAT DOES <i>Ottawa Hiway Credit Union</i> DO WITH YOUR PERSONAL INFORMATION?</b></p>
<b>Why?</b>	<p>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.</p>
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:  <i>Social Security Number</i> and <i>Income Account Balances</i> and <i>Credit History</i>  <i>Payment History</i> and <i>Transaction History</i></p> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	<p>All companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons</p> <p><i>Ottawa Hiway Credit Union</i> chooses to share; and whether you can limit this sharing.</p>

Reasons we can share your personal information	Does <i>Ottawa Hiway Credit Union</i> 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	<b>YES</b>	<b>NO</b>
<b>For our marketing purposes—</b> to offer our products and services to you	<b>NO</b>	<b>We Don't Share</b>
<b>For joint marketing with other financial companies</b>	<b>NO</b>	<b>We Don't Share</b>
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	<b>NO</b>	<b>We Don't Share</b>
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	<b>NO</b>	<b>We Don't Share</b>
<b>For our affiliates to market to you</b>	<b>NO</b>	<b>We Don't Share</b>
<b>For nonaffiliates to market to you</b>	<b>NO</b>	<b>We Don't Share</b>

What we do	
<b>How does Ottawa Hiway Credit Union protect my personal information?</b>	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.
<b>How does Ottawa Hiway Credit Union collect my personal information?</b>	We collect your personal information, for example, when you:  <b>Open an account or Apply for a loan</b> <b>Use your credit or debit card or Pay your bills</b> <b>Deposit money or Provide Account Information</b>
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <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 to limit sharing.

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <b>Ottawa Hiway Credit Union has no affiliates</b></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <b>Ottawa Hiway Credit Union does not share with nonaffiliates so they can market to you</b></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <b>Ottawa Hiway Credit Union doesn't jointly market</b></li> </ul>



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the US Government. The NCUA is a U.S. Government Agency.



"We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act"