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PRIVACY POLICIES

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Last updated 12/2010

Ouachita Valley Federal Credit Union
PRIVACY POLICY

GETTING STARTED DEMO
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FAQ

FACTS	WHAT DOES OUACHITA VALLEY FEDERAL 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 services you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Credit history and credit scores
How?	All financial 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 members' personal information; the reasons Ouachita Valley Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Ouachita Valley Federal 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	Yes
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 our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

To limit our sharing

- Call (888)240-3708 or (318)387-4592
- Visit us online at www.ouachitavalleyfcu.org

Please note: If you are a *new* member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can contact s at any time to limit our sharing.

Questions? Call (318)387-4592 or go to www.ouachitavalleyfcu.org

Who we are	
Who is providing this notice?	Ouachita Valley Federal Credit Union
What we do	

How does Ouachita Valley Federal 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 Ouachita Valley Federal Credit Union collect my personal information?	We collect your personal information, for example when you <ul style="list-style-type: none"> • open an account or deposit money • pay your bills or apply for a loan • use your credit or debit card <p>In addition we may also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes-- information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you <p>State law and individual companies may give you additional rights to limit sharing.</p>


Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • OVFCU has <i>no affiliates</i>
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • OVFCU does <i>not share with non-affiliates so they can market to you.</i>
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partner is CUNA Mutual Group.</i>

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