

FACTS

WHAT DOES OWOSSO COLUMBUS 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 **Income**
- **Name** and **Address**
- **Transaction History** and **Account Balances**

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 **Owosso Columbus Credit Union** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does OCCU 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	No	We don't share
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	Yes	Yes

To limit our sharing

- Call **989-723-2243**
or mail: **Owosso Columbus Credit Union, P.O. Box 672, Owosso, MI 48867**

Please note:

If you are a *new* customer, we can begin sharing your information **30** days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call **989-723-2243** or go to <http://owossocolumbuscu.org/>

Who we are

Who is providing this notice?

Owosso Columbus Credit Union

What we do

How does **Owosso Columbus C.U.** 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 **Owosso Columbus C.U.** collect my personal information?

We collect your personal information, for example, when you

- Open an account or Apply for a loan
- Pay your bills or Make a wire transfer
- Pay us by check

We also collect your personal information from others, such as credit bureaus.

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.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account(s),

Definitions

Affiliates

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

- *We have no affiliates*

Nonaffiliates

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

- *We share information with non affiliates such as; Insurance Companies, ATM plastic card processors, Data Processors, Share Draft Printers, Mortgage Companies.*

Joint marketing

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

- *We engage in joint marketing with Cuna Mutual Group's MEMBERCONNECT>*

Other important information

If you wish to opt-out from our non-affiliate, Cuna Mutual Insurance, please notify us by phone at: 989-723-2243 or write us at 1259 E. Main St., P.O. Box 672, Owosso, MI 48867 and we will send you an opt-out notice.