

## PRIVACY POLICY STATEMENT

### FACTS

#### WHAT DOES the register-guard 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 the Register-Guard Federal Credit Union's Privacy Policy.

At the Register-Guard Federal Credit Union (RGFCU), we respect the privacy of our members. We recognize the importance of maintaining the confidentiality of your personal financial information. This notice describes the privacy policy and practices followed by the RGFCU. This notice explains what types of member information we collect and under what circumstances we may share it.

#### What?

The types of personal information we collect and share depend on the accounts or services you have with us. This information can include:

- Name, address, Social Security number, and income
- Account balances and transaction history
- Credit history and credit scores

When you are *no longer* our member, we will not share your information except as permitted or required by law 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 the Register-Guard Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does the RGFCU 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>	No	We do not share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We do not share
<b>For our affiliates to market to you</b>	No	We do not share
<b>For non-affiliates to market to you</b>	No	We do not share

#### Questions?

Call (866) 844-9455 or 541-988-9059, send us an email at [csmith@registerguardfcu.org](mailto:csmith@registerguardfcu.org) or write to us at: Register-Guard Federal Credit Union, 850 Beltline Road, Springfield, Oregon 97477

What we do	
<p><b>How does the RGFCU protect my personal information?</b></p>	<p>The RGFCU will protect personal information. We will maintain strong security controls to ensure that member information in our files and computers is protected. Where appropriate, we will use security-coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect member confidentiality. Safeguards also include securing files and buildings. We also restrict access to nonpublic personal information about you to those employees and volunteers who need to know the information to provide products or services to you. If you decide to close your account(s) or become an inactive member, we will adhere to the privacy policies and practices as described in this notice.</p> <p>You will always have access to your information. As a member, you will always have the opportunity to review your information and make necessary changes to ensure that our records are complete and accurate.</p>
<p><b>How does RGFCU collect my personal information?</b></p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account or apply for a loan</li> <li>• apply for any credit union service</li> <li>• you visit our website, provide us information on any online application or transaction, or information you send to us by email.</li> <li>• use your credit or debit card or pay your bills</li> <li>• make deposits to or withdrawals from your accounts</li> </ul> <p>We also collect your personal information from others, including credit bureaus or other companies.</p>
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law only gives you the right to limit information sharing as follows:</p> <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 non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>At this time, the RGFCU has no affiliated companies.</i></p>
<p><b>Non-affiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>The Register-Guard Federal Credit Union does not share with non-affiliates so they can market to you.</i></p>
<p><b>Joint marketing</b></p>	<p>A formal agreement between the Register-Guard Federal Credit Union and a non-affiliated financial company where we jointly market financial products or services to you.</p> <p><i>At this time, the RGFCU has no such agreements.</i></p>



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