



# PRIVACY POLICY

SELCO Community Credit Union; SELCO Group, Inc.; Inova, LLC; and CU Insurance Alliance, LLC

<b>FACTS</b>	<b>WHAT DOES SELCO COMMUNITY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>
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<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 SELCO Community Credit Union’s Privacy Policy.</p> <p>At SELCO Community Credit Union, we respect the privacy of our members and non-members. We recognize the importance of maintaining the confidentiality of your personal financial information. This notice describes the privacy policy and practices followed by SELCO Community Credit Union and its affiliates. This notice explains what types of member information we collect and under what circumstances we may share it.</p>
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<b>What?</b>	<p>The types of personal information we collect and share depend on the accounts or services you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Name, address, Social Security number, and income</li> <li>■ Account balances and transaction history</li> <li>■ Credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> our member, we will not share your information except as permitted or required by law as described in this notice.</p>
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<b>How?</b>	<p>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 SELCO Community Credit Union and its affiliates choose to share; and whether you can limit this sharing.</p>
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Reasons we can share your personal information	Does SELCO Community Credit Union 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>	Yes	No
<b>For our affiliates’ everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates’ everyday business purposes—</b> information about your creditworthiness	No	We don’t share
<b>For affiliates to market to you</b>	Yes	Yes
<b>For non-affiliates to market to you</b>	No	We don’t share

<b>Questions?</b>	<p>Call (800) 445-4483 or (541) 686-8000, send us an email at <a href="mailto:webmaster@selco.org">webmaster@selco.org</a> or write to us at: SELCO Community Credit Union, PO Box 7487, Springfield, OR 97475-0487.</p>
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Who we are	
Who is providing this notice?	SELCO Community Credit Union; SELCO Group, Inc.; Inova, LLC; and CU Insurance Alliance, LLC.

What we do	
How does SELCO Community Credit Union and its affiliates 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. We also restrict access to non-public personal information about you to those employees and volunteers who need to know the information to provide products or services to you.
How does SELCO Community Credit Union and its affiliates collect my personal information?	We collect your personal information, for example, when you: <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>■ visit our website, provide us information on any online application or transaction, or provide us information 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> We also collect your personal information from others, including credit bureaus or other companies.
Why can't I limit all sharing?	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 non-affiliates to market to you</li> </ul> State laws 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. <ul style="list-style-type: none"> <li>■ <i>Our affiliates include financial companies such as SELCO Group, Inc., (providers of products and services, including insurance).</i></li> </ul>
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>■ <i>SELCO Community Credit Union does not share with non-affiliates so they can market to you, except in connection with our joint marketing arrangements.</i></li> </ul>
Joint marketing	A formal agreement between SELCO Community Credit Union and a non-affiliated financial company where we jointly market financial products or services to you. <ul style="list-style-type: none"> <li>■ <i>Our joint marketing partners include providers of investment and financial services and insurance companies.</i></li> </ul>

**Other Important Information**

**Protecting Children's Information Privacy:** We recognize that protecting children's identities and online privacy is important and that responsibility rests with us and with parents. Our youth savings programs include online marketing that has program information and education. We do not knowingly solicit or collect data from children online. In order to provide some youth program content, we may share certain information with third-party service providers. However, a child's personal information is not available to third parties. These providers are required to maintain the same privacy standards as us.

