

# FACTS

## WHAT DOES OREGON COMMUNITY CREDIT UNION "OREGON COMMUNITY" DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<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:</p> <ul style="list-style-type: none"> <li>■ Social Security number and credit history</li> <li>■ credit scores and employment history</li> <li>■ transaction history and credit card or other debt</li> </ul> <p>When you are no longer our member, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 Oregon Community Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Oregon Community 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	No	No
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>Questions?</b>	Call: 800.365.1111 or go to: <a href="http://MyOCCU.org">MyOCCU.org</a>
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## Who we are

**Who is providing this notice?**

Oregon Community Credit Union "Oregon Community"

## What we do

**How does Oregon Community 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.

All employees and agents are trained and expected to follow all privacy and safeguard controls in order to protect members' privacy.

**How does Oregon Community collect my personal information?**

We collect your personal information, for example, when you

- apply for a loan or open an account
- deposit money or give us your contact information
- use your credit card or debit card

**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.

## Definitions

**Affiliates**

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

- Oregon Community has no affiliates

**Nonaffiliates**

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

- Oregon Community does not share with non-affiliates so that they can market to you

**Joint marketing**

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

- *Insurance companies, affinity associations and other financial service providers, if applicable*

## Other important information