

# FACTS

## WHAT DOES OCCU Card Services, LLC "OCCU Card Services" DO WITH YOUR PERSONAL INFORMATION?

Rev. 07/2016

F03-M535-8 -0915 / F01-C7953-8101

### 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 credit history
- credit scores and employment history
- transaction history and credit card or other debt

### How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons OCCU Card Services chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does OCCU Card Services 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 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

### Questions?

Call: 855.885.VISA or go to: [TheDuckCard.com](http://TheDuckCard.com) or [OSUBeaverCard.com](http://OSUBeaverCard.com)

## Who we are

Who is providing this notice?	OCCU Card Services, LLC "OCCU Card Services"
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## What we do

How does OCCU Card Services protect my personal information?	<p>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.</p> <p>All employees and agents are trained and expected to follow all privacy and safeguard controls in order to protect members' privacy.</p>
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How does OCCU Card Services collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ apply for a loan or open an account</li> <li>■ update contact information or make claims</li> <li>■ use your credit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</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 nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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What happens when I limit sharing for an account I hold jointly with someone else?	Customer information files are tracked individually, so only the customer requesting to limit sharing is affected.
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## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Oregon Community Credit Union</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Not Applicable</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Insurance companies, affinity associations and other financial service providers</i></li> </ul>

## Other important information

Not Applicable