



Privacy Notice

FACTS

WHAT DOES OREGONIANS 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 accounts or services you have with us. This information can include:

- Name, address and Social Security Number
- Account balances and transaction history
- Income, payment and overdraft history
- Credit history and credit scores

When you are *no longer* our member, we continue to share your information 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 Oregonians Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Oregonians Credit Union 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	Yes	No
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	No	We don't share

QUESTIONS?

Call or text us at 503-239-5336, or visit www.oregonianscu.com

----- WHO WE ARE -----

Who is providing this notice?

Oregonians Credit Union

----- WHAT WE DO -----

How does Oregonians Credit Union 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 Oregonians Credit Union collect my personal information?

We collect your personal information, for example, when you:

- Open an account or apply for a loan
- Apply for any credit union service
- Provide us information on any online application or transaction made on our public website, or information you send us via email
- Use your credit or debit card or pay your bills
- Make deposits to or withdrawals from your accounts

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:

- 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. *We have no affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies. *We do not share with nonaffiliates so they can market to you.*

Joint Marketing

A formal agreement between Oregonians Credit Union and a nonaffiliated financial company where we jointly market financial products or services to you. *Our joint marketing partners include financial service providers.*