



PRIVACY POLICY

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:

- 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 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	Yes
For joint marketing with other financial companies	Yes	Yes
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

To limit our sharing

- Send an e-mail to: memberservices@ofcu.com;
- Call 503.239.5336; or
- Mail the form below.

Questions?

Call 503.239.5336 or toll-free at 800.982.2974, go to www.OregoniansCU.com, or send us an email by clicking on the email link on our "Privacy Policy" or "Contact Information" pages of our website, or write to us at: Oregonians Credit Union, 6915 SE Lake Road, Milwaukie, OR 97267.

Mail-in Form

If you have a joint account, your choice will apply to everyone on your account unless you mark below.

Apply my choices only to me.

Mark any/all you want to limit:

Do not share my personal information with other financial institutions to jointly market to me.

Name

Address

City, State, Zip

Mail to:

Oregonians Credit Union
6915 SE Lake Road
Milwaukie, OR 97267

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. 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.

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
- you visit our website, provide us information on any online application or transaction, or information you send to us by 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 only gives you the right to limit information sharing as follows:

- 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

However, we do not have any affiliates with whom we share any information.

Definitions

Affiliates

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

- *Oregonians CU has no affiliates.*

Nonaffiliates

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

- *Oregonians CU does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between Oregonians CU and a nonaffiliated financial company where we jointly market financial products or services to you.

- *CUNA Mutual Group*
- *MEMBERS Financial Services*