

FACTS

WHAT DOES OREGON COMMUNITY CREDIT UNION (OCCU) 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 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

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 OCCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does OCCU 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	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call: 800.365.1111 or go to: MyOCCU.org

Who we are

Who is providing this notice?

Oregon Community Credit Union (OCCU) and OCCU Insurance Services, LLC

What we do

How does OCCU 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 OCCU 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.

- *OCCU Insurance Services, LLC*

Nonaffiliates

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

- *OCCU 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*

Online Banking

- Certain features (such as payment services) of your MyOCCU Online & Mobile need to access your device's contacts in order to complete transactions efficiently.
- In addition, certain features require access to your camera (for facial recognition or for mobile deposit). Collection of images of checks on our mobile application enables you to deposit funds remotely. The images are used to process deposits and display the image in your transaction history.
- In addition, MyOCCU Online & Mobile also may periodically collect, transmit, and use geolocation information to support features that prevent fraudulent card use and alerts, but only if you expressly authorize collection of such information. OCCU does not share these images. You may choose whether geolocation information can be monitored on a continuous basis in the background, only while the app is being used, or not at all. You can change these permissions at any time in your device settings.