

FACTS

WHAT DOES OREGON STATE 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 Oregon State Credit Union's Privacy Policy.

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

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 Oregon State Credit Union chooses to share; and whether you can limit this sharing.

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

To limit our sharing

Call (800) 732-0173 - our menu will prompt you through your choice(s)

Visit us online: www.oregonstatecu.com

Mail the form below Please note:

If you are a new member, we can begin sharing your information [30] days from the date we sent this notice. When you are no longer a member, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Call us toll free at (800) 732-0173 or go to www.oregonstatecu.com or send us an email at memberservices@oregonstatecu.com or write to us at Oregon State Credit Union, P.O. Box 306, Corvallis, OR 97339-0306.

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Mail-in-Form

<p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choices only to me</p>	Do not allow your affiliates to use my personal information to market to me.	
	Name	Mail to:
	Address	Oregon State Credit Union
	City, State, Zip	P.O. Box 306
	[Account #]	Corvallis, OR 97339-0306

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What We Do

How does Oregon State 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 employees and volunteers who need to know the information to provide products or services to you. We maintain physical, electronic and procedural safeguards to protect this information.
How does Oregon State Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an account or apply for a loan ■ Apply for any credit union service ■ 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 <p>We also collect your personal information from others, including credit bureaus or other companies.</p>
Why can't I limit all sharing?	<p>Federal law only gives you the right to limit information sharing as follows:</p> <ul style="list-style-type: none"> ■ 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

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include financial companies such as Oregon State Credit Union Insurance Agency.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Oregon State Credit Union does not share with nonaffiliates so they can market to you except for our joint marketing arrangements.</i>

Definitions

Joint marketing	<p>A formal agreement between Oregon State Credit Union and a nonaffiliated financial company where we jointly market financial products or services to you.</p> <ul style="list-style-type: none">■ <i>Our joint marketing partners include providers of financial and investment services and insurance companies.</i>
Mobile App and Geolocation Privacy	<p>Our mobile banking app periodically collects, transmits and uses geolocation and product interaction information for marketing and fraud prevention purposes, but only if you expressly authorize collection of such information. 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 your location permissions at any time in your device settings.</p>