

FACTS

WHAT DOES OKLAHOMA COMMUNITY 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 product or service you have with us. This information can include:

- Social Security Number and Income
- Account Balances and Payment 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 Oklahoma Community Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Oklahoma Community CU 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	Yes
For our affiliates' everyday business purposes— Information about your transactions and experiences	No	We Do Not Share
For our affiliates' everyday business purposes— Information about your creditworthiness	No	We Do Not Share
For our affiliates to market to you	No	We Do Not Share
For nonaffiliates to market to you	No	We Do Not Share

Questions?

Call 405.743.3328 or go to www.okcommunitycu.com

Who we are

Who is providing this notice?

Oklahoma Community Federal Credit Union

What we do

How does Oklahoma Community CU 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 Oklahoma Community CU 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 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

State laws and individual companies may give you additional rights to limit sharing.

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.

- *Oklahoma Community Credit Union has no affiliates*

Nonaffiliates

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

- *Oklahoma Community Credit Union has no nonaffiliates*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Oklahoma Community Credit Union's joint marketing includes credit card and insurance companies*

Other Important Information

Privacy Policy Changes: While we reserve the right to amend this privacy policy at any time, you can always review the current policy at www.okcommunitycu.com.