



## FACTS WHAT DOES Orange County's 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
- income
- payment history
- date of birth
- account balances
- credit history

**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 Orange County's Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Orange County's Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes</b> —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> —to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**To limit our sharing**

- Call 888-354-6228—our menu will prompt you through your choice(s) **or**
- Visit us online: [www.orangecountyscu.org](http://www.orangecountyscu.org) or via email at [eservices@orangecountyscu.org](mailto:eservices@orangecountyscu.org)

**Please note:**  
If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.  
However, you can contact us at any time to limit our sharing.

**Questions?** Call 888-354-6228 or go to [www.orangecountyscu.org](http://www.orangecountyscu.org)

Who we are	
Who is providing this notice?	Orange County's Credit Union
What we do	
How does Orange County's 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 Orange County's Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ open an account</li> <li>■ use your debit card</li> <li>■ apply for a loan</li> <li>■ pay your bills through bill payment</li> <li>■ make deposits or withdrawals from your account</li> </ul> <p>We also collect your personal information from others such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Orange County's Credit Union does not share with our affiliate Orange County Group, Inc.</i></li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Orange County's Credit Union does not share with nonaffiliates so they can market to you.</i></li> </ul>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Our joint marketing includes credit card companies and mortgage servicing companies.</i></li> </ul>
Other important information	
<p>In California, under the provisions of the California Financial Information Privacy (also known as SB-1), we need to provide you with an opportunity to opt-out of sharing with our joint marketing partners and sharing certain information with our affiliates.</p> <p>The state requirement varies from the federal government's requirements described above and is addressed in the state privacy notice.</p>	