OUR CREDIT UNION
PRIVACY POLICY

FACTS

WHAT DOES OUR 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 OUR Credit Union's Privacy Policy.

At OUR Credit Union, we respect the privacy of our members. We recognize the importance of maintaining the confidentiality of your personal financial information. This notice describes the privacy policy and practices followed by OUR Credit Union. This notice explains what types of member information we collect and under what circumstances we may share it.

What?

The types of personal information we collect and share depend on the accounts or services you have with us. This information can include:

- Name, address, Social Security number, and income
- Account balances and transaction history
- Credit history and credit scores
- User contacts on your mobile device for certain features including, but not limited to Bill Pay
- The Debit Card Controls & Alerts App periodically collects, transmits, and uses geolocation information to enable features that prevent fraudulent card use and send alerts, but only if the End User expressly authorizes collection of such information. Geolocation information can be monitored on a continuous basis in the background only while the Solution is being used or not at all, depending on the End User's selection. End Users can change their location permissions at any time in their device settings.

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

Reasons we can share your personal information	Does OUR Credit Union share?	Can you limit this sharing?
For our 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 transaction experience	Yes	No
For our affiliates everyday business purposes - information about your credit worthiness	Yes	Yes

For our affiliates to market to you	Yes	Yes
For our non-affiliates to market to you	No	We don't share

Questions? Call (248) 549-3838 or write us at: OUR Credit Union, 3070 Normandy Rd, Royal Oak, MI 48073

What we do	
How does OUR 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 OUR Credit Union collect my personal information?	We collect your personal information, for example, when you • open an account • apply for any credit union service or apply for a loan • 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 credit worthiness • affiliates from using your information to market to you • sharing for non-affiliates 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. • *Our affiliates include financial companies such as Credit Union Service Centers/National Shared Branching.*
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *OUR Credit Union does not share with non-affiliates so they can market to you, except for our joint marketing arrangements.*
Joint marketing	A formal agreement between OUR Credit Union and a nonaffiliated financial company where we jointly market financial products or services to you. • *Our joint marketing partners include financial service providers and insurance companies.*

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