

FACTS	WHAT DOES O BEE CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
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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.
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WHAT?	<p>The types of personal information we collect and share depend on the products or services you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Account balances and transaction history</li> <li>• Credit history and credit scores</li> </ul> <p>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.</p>
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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 O Bee Credit Union chooses to share; and whether you can limit this sharing.
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REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES O BEE 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 non-affiliates to market to you</b>	NO	We Don't Share

Questions?	<ul style="list-style-type: none"> <li>• Call Toll Free: 800.642.4014</li> <li>• Write to us at O Bee Credit Union, P.O. Box 5000, Lacey, WA 98509</li> </ul>
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## WHAT WE DO

<b>How Does O Bee Protect My Personal Information?</b>	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.
<b>How Does O Bee Collect My Personal Information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account or apply for a loan</li> <li>• Apply for any credit union service</li> <li>• Visit our website, provide us information on any online application or transaction, or information you send to us by email.</li> <li>• Use your credit or debit card or pay your bills</li> <li>• Make deposits to or withdrawals from your accounts</li> </ul> <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>
<b>Why Can't I Limit All Sharing?</b>	<p>Federal law only 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 non-affiliates to market to you</li> </ul> <p>We do not have any affiliates with whom we share any information.</p>
<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• O Bee Credit Union has no affiliates.</li> </ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• O Bee Credit Union does not share with non-affiliates.</li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you..</p> <ul style="list-style-type: none"> <li>• Our joint marketing partners include providers of investment and financial services, and insurance companies.</li> </ul>
<b>Other Important Information</b>	<ul style="list-style-type: none"> <li>• <u>Protecting Children's Private Information.</u> Our online financial services are not designed for or directed toward children. We do not knowingly solicit or collect data from children and we do not knowingly market to children online. We recognize that protecting children's identities and online privacy is important and that responsibility rests with us and with parents.</li> <li>• <u>Privacy Policy Changes.</u> While we reserve the right to amend this Privacy Policy at any time, you can always review the current version at <a href="https://www.obee.com/about/security-privacy/">https://www.obee.com/about/security-privacy/</a></li> </ul>