



FACTS WHAT DOES EMBOLD 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 type of personal information we collect and share depends on the product and service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security Number/Employer/Income • Account balances • Credit history and credit score
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 Embold Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Embold 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, review loan requests, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – information about your transactions and experiences	No	—
For our affiliates' everyday business purposes – information about your creditworthiness	No	—
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> • Mail the form below <p>Please Note: If you are a <i>new member</i>, we can begin sharing your information 14 days from the date we sent this notice. When you are <i>no longer</i> our member, we can continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call (503) 656-0671
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Mail-in Form

<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> For our marketing purposes – to offer our products and services to you</p> <p><input type="checkbox"/> For joint marketing with other financial companies – to offer products and services to you</p> <p><input type="checkbox"/> For nonaffiliates to market to you</p>	
Name	
Address	
City, State, Zip	
Last Four of Account #	Phone
Mail to:	Embold Credit Union; Attention: Privacy Opt-out; PO Box 2020; Oregon City, OR 97045

Who we are

Who is providing this notice?	Embold Credit Union
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What we do

How does Embold 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 Embold 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 • Apply for a loan • Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus.</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"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	A request to limit sharing from one joint owner will limit sharing of all account information and information of other owners of the 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"> • Embold Credit Union has no affiliates.
Nonaffiliates	<p>Companies not related by common ownership and control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Nonaffiliates we share with can include direct marketing companies, mutual insurance companies, and financial advisor companies.
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"> • Joint marketing agreements can include direct marketing companies, mutual insurance companies, and financial advisor companies.

Other important information

Embold Credit Union takes industry standard precautions to ensure the safety of our members' information. Member information is only shared where allowed by law or with our members' permission.