



PRIVACY POLICY

Rev. March 2016

SELCO Community Credit Union and SELCO Group, Inc.

Facts	What does SELCO Community Credit Union do with your personal information?
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Why?	<p>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 SELCO Community Credit Union's Privacy Policy.</p> <p>At SELCO Community Credit Union, we respect the privacy of our members and nonmembers. We recognize the importance of maintaining the confidentiality of your personal financial information. This notice describes the privacy policy and practices followed by SELCO Community Credit Union and its affiliates. This notice explains what types of member information we collect and under what circumstances we may share it.</p>
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What?	<p>The types of personal information we collect and share depend on the accounts or services you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Name, address, Social Security number, and income ▪ Account balances and transaction history ▪ Credit history and credit scores <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?	<p>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 SELCO Community Credit Union and its affiliates choose to share, and whether you can limit this sharing.</p>
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Reasons we share your personal information	Does SELCO Community Credit Union share?	Can you limit this sharing?
For our everyday business purposes —such as processing your transactions, maintaining your account(s), responding to court orders and legal investigations, or reporting to credit bureaus	Yes	No
For our marketing purposes —to offer you our products and services	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes —information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes —information about your creditworthiness	No	We don't share
For affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<p>Visit selco.org/LimitSharing and follow the on-screen directions. 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 only as described in this notice.</p>
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Questions?	<p>Call 800-445-4483 or 541-686-8000, send us an email at webmaster@selco.org, or write to us at: SELCO Community Credit Union, PO Box 7487, Springfield, OR 97475-0487.</p>
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Who we are	
Who is providing this notice?	SELCO Community Credit Union and SELCO Group, Inc.
What we do	
How does SELCO Community Credit Union and its affiliates 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 SELCO Community Credit Union and its affiliates collect my personal information?	<p>We collect your personal information when you:</p> <ul style="list-style-type: none"> ▪ Open an account or apply for a loan. ▪ Apply for any credit union service. ▪ Visit our website, provide us information on any online application or transaction, or provide us information by email. ▪ Use your credit or debit card(s) or pay your bills. ▪ Make deposits to or withdrawals from your accounts. <p>We also collect your personal information from others, including credit bureaus and 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"> ▪ 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>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include companies such as SELCO Group, Inc. (providers of products and services, including insurance).</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>SELCO Community Credit Union does not share with nonaffiliates so they can market to you, except in connection with our joint marketing arrangements.</i>
Joint marketing	<p>A formal agreement between SELCO Community Credit Union and a nonaffiliated financial company where we jointly market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include providers of investment and financial services and insurance companies.</i>
Other Important Information	
<p>Protecting Children's Information Privacy: We recognize that protecting children's identities and online privacy is important and that responsibility rests with us and with parents. Our youth savings programs include online marketing that has program and educational information. We do not knowingly solicit or collect data from children online. In order to provide some youth program content, we may share certain information with third-party service providers. However, a child's personal information is not available to third parties. These providers are required to maintain the same privacy standards as us.</p>	



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