



## PRIVACY POLICY

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| <b>FACTS</b> | <b>What does Rogue River Community Credit Union do with your personal information?</b>   |
| <b>Why?</b>  | Financial companies choose how they share your person information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we share, collect, and protect your personal information. Please read this notice carefully to understand what we do. |
| <b>What?</b> | 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, account balances, payment history, transaction history, credit history, and loss history.   |
| <b>How?</b>  | 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 RRCCU chooses to share; and whether you can limit this sharing.                   |

| Reasons we can share your personal information:  | Does RRCCU 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 to 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>  | No                | No                          |
| <b>For our affiliates' everyday business purposes</b> ; information about your transactions and experiences  | Yes               | Yes                         |
| <b>For our affiliates' everyday business purposes</b> ; information about your creditworthiness  | No                | No                          |
| <b>For non-affiliates to market to you</b>   | No                | No                          |

|                              |   |
|------------------------------|---|
| <b>To limit our sharing:</b> | <ul style="list-style-type: none"> <li>• Call 616-887-8262; our menu will prompt you through your choice(s) <b>OR</b> Visit us online at <a href="http://www.rrccu.org">www.rrccu.org</a></li> <li>• <b>Please note:</b> If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share our information as described in this notice. However, you can contact us anytime to limit our sharing.</li> </ul> |
| <b>Questions?</b>            | Call 616-887-8262 or go to <a href="http://www.rrccu.org">www.rrccu.org</a>   |

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| <b>WHO WE ARE</b>             |  |
| Who is providing this notice? | Rogue River Community Credit Union (RRCCU) |

|   |   |
|---|---|
| <b>WHAT WE DO</b>   |   |
| How does RRCCU 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 RRCCU 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>• Pay us by check</li> <li>• Use your credit or debit card</li> <li>• Apply for a loan</li> <li>• Deposit money</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 my personal 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 non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p> |
| What happens when I limit my sharing for an account I hold jointly with someone else? | Your choices will apply to everyone on your account.  |

|                    |   |
|--------------------|---|
| <b>DEFINITIONS</b> |   |
| Affiliates         | <p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Rogue River Community Credit Union has no affiliates.</i></li> </ul>                            |
| Non-Affiliates     | <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>• <i>Non-Affiliates we share with can include insurance companies.</i></li> </ul>                |
| Joint Marketing    | <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>• <i>Rogue River Community Credit Union does not jointly market.</i></li> </ul> |