

FACTS		WHAT DOES O BEE 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?	<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">• 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>		
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.		
REASONS WE CAN SHARE YOUR PERSONAL INFORMATION		DOES O BEE 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, 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	Yes
For our affiliates’ everyday business purposes: information about your transactions and experiences		No	We Don’t Share
For our affiliates’ everyday business purposes: information about your creditworthiness		No	We Don’t Share
For non-affiliates to market to you		NO	We Don’t Share
TO LIMIT OUR SHARING	<p>Call 800.642.4014 or visit us at obee.com and use our contact page</p> <p>Please note:</p> <ul style="list-style-type: none">• If you are a new member we can begin sharing your information with our affiliates so they can market to you 30 days from the date we send this notice.• 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.• You can contact us at any time to limit our sharing.		
Questions?	<ul style="list-style-type: none">• Call Toll Free: 800.642.4014• Write to us at O Bee Credit Union, P.O. Box 5000, Lacey, WA 98509		

WHAT WE DO

How Does O Bee 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 O Bee Collect My Personal Information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or apply for a loan • Apply for any credit union service • You visit our website, provide us information on any online application or transaction, or information you send to us by email. • Use your credit or debit card or pay your bills • Make deposits to or withdrawals from your accounts <p>We also collect your personal information from others, including credit bureaus or other companies.</p>
Why Can't I Limit All Sharing?	<p>Federal law only gives you the right to limit information sharing as follows:</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 non-affiliates to market to you <p>However, we do not have any affiliates with whom we share any information.</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.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • O Bee Credit Union has no affiliates.
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"> • O Bee Credit Union does not share with non-affiliates so they can market to you.
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners include providers of investment and financial services and insurance companies.</p> <ul style="list-style-type: none"> • Our joint marketing partners include providers of investment and financial services and insurance companies.