

# FACTS

## WHAT DOES CALCOE FEDERAL 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 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 and income
- Account balances and payment
- Account transactions and checking account information

### How?

All financial companies need to share members' personal information to run their everyday businesses. In the section below, we list the reasons financial companies can share their members' personal information; the reasons CALCOE Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CALCOE 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	Yes
<b>For joint marketing with other financial companies</b>	Yes	Yes
<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 nonaffiliates to market to you</b>	No	We don't share

### To limit our sharing

- Call 509.248.4308 or
- Visit us online: [calcoefcu.com](http://calcoefcu.com)

**Please note:**

If you are a *new* member, we can begin sharing your information 0 days from the date we sent this notice. When you are *no longer* our member, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

### Questions?

Call 509.248.4308 or go to [calcoefcu.com](http://calcoefcu.com)

## Who we are

**Who is providing this notice?**

CALCOE Federal Credit Union

## What we do

**How does CALCOE 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 CALCOE collect my personal information?**

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus and other companies.

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing.

**What happens when I limit sharing for an account I hold jointly with someone else?**

The account will be limited by the privacy selection.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *None*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *CALCOE does not share with nonaffiliates so they can market to you.*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Partners include financial service companies*

## Other important information

CALCOE does not knowingly collect, maintain or use personal information from our website about children under age 13. If a child whom we know to be under age 13 sends personal information to us online, we will only use that information to respond directly to that child, notify parents, or seek parental consent.

CALCOE Federal Credit Union  
Privacy Notice Addendum

This Addendum amends the Privacy Policy Notice of CALCOE Federal Credit Union. To the extent you have executed a Consumer Disclosure Agreement with the Credit Union where a Spireon Telematics Device has been installed in your vehicle, the device collects information about the precise location of your vehicle which is transmitted to the Credit Union. The Credit Union will not share or use the information for any purpose other than administering your loan and enforcement of the security agreement governing your loan.