



# OhioValley Privacy Notice

COMMUNITY | CREDIT | UNION |

<b>FACTS</b>	<b>WHAT DOES OHIO VALLEY COMMUNITY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>
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<b>Why?</b>	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.
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<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: <ul style="list-style-type: none"> <li>. Social Security number and Income</li> <li>. Name and Address</li> <li>. Credit History and Credit Scores</li> </ul>
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<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 personal information; the reasons Ohio Valley Community Credit Union chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Ohio Valley Community Credit Union	Can you limit this sharing?
<b>For our everyday business purposes-</b> such as to process your transaction, 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	NO
<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	NO
<b>For our affiliates' everyday business purposes-</b> Information about your creditworthiness	NO	NO
<b>For our affiliates to market to you</b>	NO	YES
<b>For nonaffiliates to market to you</b>	NO	NO
<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call 800-688-2408 or Visit us online: <a href="http://www.ohiovalleycu.org">www.ohiovalleycu.org</a></li> </ul> Please note: If you are a new 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 your information as described in this notice. However, you can contact us at any time to limit our sharing.	
<b>Questions?</b>	Call 800-688-2408 or go to <a href="http://www.ohiovalleycu.org">www.ohiovalleycu.org</a>	

Who we are	
Who is providing this notice?	Ohio Valley Community Credit Union

What we do	
How does Ohio Valley Community Credit Union protect by 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 Ohio Valley Community Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Apply for a loan</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 nonaffiliates to market to you</li> </ul> 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?	Your choices will apply to everyone on your account

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Ohio Valley Community Credit Union has no affiliates</li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Ohio Valley Community Credit Union has no nonaffiliates that market to our members</li> </ul>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or service to you. <ul style="list-style-type: none"> <li>• Cuna Mutual Group</li> </ul>

Other important information
<p>Ohio Valley Community Credit Union  52775 Boston Hill Road  Clarington, OH 43915</p>