

This notification meets the notification requirements of the National Credit Union Administration regulation on privacy of consumer information, Part 716.

**OHIO VALLEY**

Community Federal Credit Union

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Member FDIC  
Notwithstanding to whom this notice is addressed, if you are a member of the Ohio Valley Credit Union



Presented by the National Association of Federal Credit Unions, an independent trade association representing federally chartered credit unions nationwide.

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# A PRIVACY PLEDGE TO OUR CREDIT UNION MEMBERS



## An Important Notice About:

- The personal information your credit union collects
- How we use it to provide products and services to you
- Your right to opt out of information sharing

*NCUA Opt-Out Notice*

# **YOUR CREDIT UNION WANTS YOU TO KNOW ABOUT THE INFORMATION IT COLLECTS ABOUT YOU, AND ABOUT HOW THIS INFORMATION MIGHT BE USED.**

## **Information We Collect**

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We collect nonpublic information about you from some or all of the following sources:

- Information we receive from you on applications or other forms, such as your name, address, Social Security number, assets and income;
- Information about your transactions with us, our affiliates, or others, such as your account balance, payment history, parties to transactions and credit card usage; and
- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

## **Information We Disclose**

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We may disclose all of the nonpublic information we collect about you and our former members as described above.

## **Who May Receive This Information**

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We may disclose the information we collect as described above to provide high-quality products and services to you. We may disclose the information to the following types of third parties:

- Financial services providers such as mortgage bankers, securities brokers/dealers, and insurance agents.

- Non-financial companies such as retailers, direct marketers, and publishers.
- Others, such as non-profit organizations.
- Companies that perform marketing services on our behalf and/or to other financial institutions with whom we have joint marketing agreements.

We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.

## **Our Security Measures**

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We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

## **You May Opt Out**

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If you prefer that we do not disclose nonpublic information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). Non-member joint account holders, co-borrowers and guarantors may exercise this right to opt out. For joint account holders, we will treat an opt-out request as applying to everyone listed on the account unless you direct us otherwise. If you wish to opt out of our disclosures to non-financial companies such as retailers, direct marketers, and publishers, or others such as non-profit organizations, contact us. Contact information is on the back panel.