

FACTS

WHAT DOES OMC EMPLOYEES 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
- *Account balances and payment history
- *Credit history and overdraft history

When you are no longer our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers personal information to run their everyday business. In the section below, we list all the reasons financial companies can share their customers personal information; the reasons OMCECU chooses to share; and whether you can limit this sharing

Reasons we can share your personal information	Does OMCECU 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	No	We don't share
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 our affiliates' to market you	No	We don't share
For nonaffiliates' to market you	No	We don't share
Questions?	Call 423-336-4331 or go to www.omcecu.com	

Who we are	
Who is providing this notice?	OMCECU
What we do	
How does OMCECU 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 will partner only with those businesses that follow strict confidentiality requirements. You also have a responsibility to safeguard your financial information at all times.
How does OMCECU collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> ● Open an account ● Apply for a loan ● Pay your bills ● Use your credit or debit card ● make deposits or withdrawals for your account 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"> ● 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.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. OMCECU has no affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>Nonaffiliates we share with can include:</i> <ul style="list-style-type: none"> ● mortgage companies ● insurance companies ● direct marketing companies ● nonprofit organizations OMCECU does not share information with non-affiliates.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. OMCECU does not share information with joint marketing companies.