



Our privacy pledge

FACTS **What does Columbia 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 employment information.
- Transaction history and account balances.
- Credit history and credit scores.

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.

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 informations; the reasons Columbia Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Columbia Credit Union 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	No
For our affiliates’ everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates’ everyday business purposes — information about your creditworthiness	No	We don’t share
For nonaffiliates to market to you	No	We don’t share

Questions? Call 800-699-4009 or go to our secure online form at www.columbiacu.org

Who we are?

Who is providing this notice?

Columbia Credit Union

What we do

How does Columbia Credit Union 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. Our staff and service providers are only permitted access to member information needed to perform their duties and provide service to you.

How does Columbia Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open an account or apply for a loan
- Use your debit card or visit our website and pay your bills
- Make deposits or withdrawals from 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

- 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.

- *Columbia Credit Union has no affiliates.*

Nonaffiliates

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

- *Columbia Credit Union does not share with nonaffiliates so they can market to you, except for our joint marketing arrangements.*

Joint marketing

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

- *Our joint marketing partners include investment and advisory services and insurance companies.*

