



FACTS

WHAT DOES ONE 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 account balances
 - account transactions and credit card or other debt
 - credit history and payment history
 When you are *no longer* our member, we continue to share your information 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 information; the reasons ONE Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does ONE 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 to 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	No	We don't share
For our affiliates everyday business purposes - information about your credit worthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call (716) 842-1320 or go to www.ONEcreditunion.org

What we do	
How does ONE 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.
How does ONE Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> - open an account or apply for a loan - use your credit or debit card or give us your employment information - give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> -sharing for affiliates' everyday business purposes, such as information about your credit worthiness. -affiliates from using your information to market to you. -sharing for nonaffiliates to market to you. <p>State law and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. -ONE Credit Union has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. -Non-affiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, mail house, consumer reporting agencies, data processors, check printers, and direct marketing companies.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include insurance and financial services companies.