₹ O	4202 Navarre Avenue			Rev. 9/2	
	Oregon, OH 43616				
	419-698-2962 ~ bay area cu.c	om			
	Everyday Financial S	olutions!			
REDIT UNION					
1	WHAT DOES Bay Area	Credit Union			
FACTS	DO WITH YOUR PERS		TION?		
Why?	Financial companies choose how they share your personal information. Federal law gives				
,	consumers the right to limit s				
	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 	• incom	e		
	account balances	• transa	 transaction or loss history 		
	credit history	overdr	 overdraft history 		
How?	If you terminate your member have collected about you, ex	cept as may be permi	tted or require		
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What we do				
How does Bay Area 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.			
	We also maintain other physical, electronic and prodedural safeguard to protect this information and we limit access to information to those employees for whom access is appropriate.			
How does Bay Area Credit Union collect my personal information?	We collect your personal information, for example, when you open an account show your driver's license make a deposit/withdrawal 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.			
	Bay Area Credit Union has no affiliates.			
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.			
	Bay Area Credit Union does not share with non-affiliates so they can market to you.			
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • Our joint marketing partners include the Credit Union National Association (CUNA)			