

FACTS	WHAT DOES OSHKOSH POSTAL 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?	<p>THE TYPES OF PERSONAL INFORMATION WE COLLECT AND SHARE DEPEND ON THE PRODUCT OR SERVICE YOU HAVE WITH US. THIS INFORMATION CAN INCLUDE:</p> <ul style="list-style-type: none"> * SOCIAL SECURITY NUMBER AND INCOME * ACCOUNT BALANCES AND PAYMENT HISTORY * TRANSACTION HISTORY AND CREDIT HISTORY 	
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 OSHKOSH POSTAL EMPLOYEES CREDIT UNION CHOOSES TO SHARE; AND WHETHER YOU CAN LIMIT THIS SHARING.	
REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES OPECU SHARE?	CAN YOU LIMIT THIS SHARING?
FOR OUR EVERYDAY BUSINESS PUROPOSES - 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 CREDIT WORTHINESS	NO	WE DON'T SHARE
FOR OUR AFFILIATES TO MARTKET TO YOU	YES	YES
FOR NONAFFILIATES TO MARKET TO YOU	YES	YES
TO LIMIT OUR SHARING	<p>* CALL 920-233-3117 - OUR MENU WILL PROMPT YOU THROUGH YOUR CHOICE(S) OR</p> <p>* VISIT US ONLINE: WWW.OPECU.COM</p> <p>PLEASE NOTE:</p> <p>IF YOU ARE A NEW MEMBER, WE CAN BEGIN SHARING YOUR INFORMATION 30 DAYS FROM THE DATE WE SENT THIS NOTICE. WHEN YOU ARE NO LONGER A MEMBER, WE CONTINUE TO SHARE YOUR INFORMATION AS DESCRIBED IN THIS NOTICE.</p> <p>HOWEVER, YOU CAN CONTACT US AT ANY TIME TO LIMIT OUR SHARING.</p>	
QUESTIONS?	CALL 920-233-3117 OR GO TO WWW.OPECU.COM	

WHO WE ARE

WHO IS PROVIDING THIS NOTICE?

OSHKOSH POSTAL EMPLOYEES CREDIT UNION

WHAT WE DO

HOW DOES OSHKOSH POSTAL EMPLOYEES 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 OSHKOSH POSTAL EMPLOYEES CREDIT UNION COLLECT MY PERSONAL INFORMATION?	We collect your personal information, for example, when you *open an account or deposit money * apply for a loan or show your driver's license * 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.
What happens when I limit sharing for an account I hold jointly with someone else?	information on that account, and all persons listed, will be treated as opt-out unless otherwise stated.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. * I Pay * Cleveland State Bank * Cutoxia/ Worldwide * Corporate Central CU * Fiserv/Cusa Data Processor * First Data * CMFG Life Insurance * ICUL
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. * Enterprise Car Sales * CMFG Life Insurance
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. * Oshkosh Postal Employees Credit Union does not jointly market

Other Important Information

Members of Oshkosh Postal ECU have the opportunity to review their information and make necessary changes to ensure that the Credit Union records are complete and accurate. Access to this information can be done during regular office hours. Also, members, who prefer that we do not disclose nonpublic information to nonaffiliated third parties, may opt out of those disclosures. Non-member joint account holders, co-Borrowers and guarantors may exercise this right to opt out as well. An opt out request will apply to all on the account unless stated otherwise.