

FACTS

What does DCU 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 type of personal information we collect and share depends on the product or service you have with us. The information can include:

- Social Security Number and income
- Account balances and credit history
- Account transactions and payment history

HOW?

All financial companies need to share members’ personal information to run their everyday business. Below, we list the reasons that financial companies share their members’ personal information, the reasons DCU chooses to share, and whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does DCU Share?	Can You Limit this Sharing?
For our everyday business purposes such as processing your transactions, maintaining your account(s), responding to court orders and legal investigations, or reporting to credit bureaus.	Yes	No
For our own 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 creditworthiness.	No	We don’t share
For non-affiliates to market to you.	No	We don’t share

Questions?

Please email us at dcu@dcu.org

Who We Are

Who is providing this notice?	DCU
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What We Do

How does DCU protect my personal information?	We restrict the level of access our employees have to your membership based on their responsibilities and hold them to high levels of confidentiality. In addition, we maintain physical, electronic, and procedural protections that comply with federal regulations to guard your non-public personal information and privacy.
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How does DCU 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 deposit money • Show your driver's license or apply for a loan • Use your credit or debit card <p>We also collect your personal information from other organizations such as credit bureaus.</p>
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Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> • DCU does not share with our affiliates.
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Non-affiliates	<p>Companies not related by common ownership or control. They can be financial or nonfinancial.</p> <ul style="list-style-type: none"> • DCU does not share with non-affiliates.
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Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include insurance companies.
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