

**FACTS****WHAT DOES Jackson River Community Credit Union DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.
<b>What?</b>	<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"> <li>■ Social Security number and Checking Account Information</li> <li>■ Overdraft History and Payment History</li> <li>■ Employment Info and Credit Scores</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share <b>member's</b> personal information to run their everyday business. In the section below, we list the reasons financial companies can share their <b>member's</b> personal information; the reasons Jackson River Community chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Jackson River Comm CU share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	Yes	Yes

<b>Questions?</b>	Call 540-962-6154 or go to <a href="http://www.yourvirtualcu.org">www.yourvirtualcu.org</a>
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## Who we are

Who is providing this notice?

Jackson River Community Credit Union

## What we do

How does Jackson River Comm CU 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 Jackson River Comm CU collect my personal information?

We collect your personal information, for example, when you

- Open a membership or Apply for a loan
- Show your driver's license or Provide employment information
- Use your credit or debit card

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.

- *Jackson River Community Credit Union does not have affiliates.*

**Nonaffiliates**

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

- *Nonaffiliates we share with can include insurance companies.*

**Joint marketing**

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

- *Jackson River Community Union does not participate in joint marketing programs.*

## Other important information

To limit sharing of personal information with Non-affiliates, please email the credit union at [newaccounts@yourvirtualcu.org](mailto:newaccounts@yourvirtualcu.org) or call 540-962-6154 to request. Members or Joint Owners can opt out of sharing personal information with Non-affiliates.