

PRIVACY POLICY

FACTS	What does Castparts Employees Federal 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 transaction history • Credit history and credit scores <p>When you are no longer our member, we will not share your information except as permitted or required by law.</p>
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 Castparts Employees Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does Castparts EFCU 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 report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes— information about your transactions and experiences	No	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	No
For our affiliates to market to you	No	No
For nonaffiliates to market to you	No	No
To limit our sharing	<ul style="list-style-type: none"> • Return the opt-out form provided on page 2 by mail or fax • Send an email to: member.services@castpartsfcu.org • Call the credit union at 503.771.2464 	
Questions?	Call 503.771.2464, visit www.castpartsfcu.org , or write to us at: Castparts Employees FCU, 8120 SE Luther Road, Portland, OR 97206	

Mail In Form	
If you have a joint account, your choice will apply to all parties on your account.	Fill out this section and return it to the credit union if you would like us not to share your personal information with our joint marketing companies and you do not want to receive marketing campaigns from the credit union.
Name: _____ Address _____ City, State, Zip _____ Phone _____	Mail to: Castparts Employees FCU Attn: Privacy Opt Out 8120 SE Luther Road Portland, OR 97206

What we do	
How does Castparts Employees Federal 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 restrict access to nonpublic personal information about you to those employees and volunteers who need to know the information in order to provide products and services to you.
How does Castparts Employees FCU collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Open an account, apply for a loan • Request wire services, change of name or change of address We also collect your personal information from others, such as credit bureaus or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 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. <ul style="list-style-type: none"> • Castparts Employees FCU does not have any affiliates
Non-Affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Castparts Employees FCU does not share with non-affiliates
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Insurance Service Providers