

Privacy Policy

Rev. 11/2024

FACTS		WHAT DOES Co-op 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 account balances ■ Transaction history and payment history ■ Income and employment information <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</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 Co-op Credit Union chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information		
	Does Co-op Credit Union 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	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 our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share
Questions?	Call 800-258-0023 or go to www.coopcu.com	

What we do	
How does Co-op Credit Union protect my personal information?	<p>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.</p> <p>CCU employees annually sign an Oath of Office pledging confidentially.</p>
How does Co-op Credit Union 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 apply for a loan ■ Give us your income information or provide employment information ■ Give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Co-op Credit Union has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Co-op Credit Union does not share with nonaffiliates so they can market to you.</i>
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"> ■ <i>Our joint marketing partners include insurance companies.</i>

Account Deletion & Data Removal

At Co-op Credit Union, we understand the importance of having control over your personal data and exercise the top safety protocols to uphold your privacy. As a member-focused institution, we are committed to transparency and empowering you with the tools necessary to manage your information securely. We understand that you may want to remove your data from our systems after deleting our mobile app. Therefore, we have established this procedure to ensure you have full control over your data.

Mobile App Data

Upon deleting the Co-op Credit Union mobile app from your device, some of your information may remain on our systems. You can request the removal of your data from our systems at any time. We respect your right to manage your personal information as you see fit.

SMS Texting

Mobile Information will not be shared with third parties/affiliates for marketing/promotional purposes. All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties. If you wish to be removed from receiving future communications, you can opt out by texting STOP.

How to Request Data Removal

To initiate the process of removing your data from our systems, please:

- Email us at ccu@coopcu.com
- Call us at 800.258.0023
- Message us on our secure online or mobile chat

Our team will assist you in fulfilling your request promptly.

Our Commitment to Privacy

Co-op Credit Union is committed to maintaining the confidentiality and security of your personal data. We adhere to strict privacy protocols to always safeguard your information. Please see our privacy policy above for more information.

Contact Us

If you have any questions or concerns regarding the removal of your data or our privacy practices, please don't hesitate to reach out to us at ccu@coopcu.com

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