



PRIVACY POLICY

CU Apps recognizes the importance and responsibility of protecting our member's private information. We want to protect the personal and financial information that you have entrusted to us. Therefore, we have adopted a privacy policy and approach that respects that trust, while addressing your needs. We believe that all personal and financial information specific to you that you provide to us through any channel constitutes personal information.

COLLECTION OF INFORMATION

When you apply for a CU Apps account or service, we collect personal information to process your application. We may retain this information so that we can provide the products and services you request. When you open or use an account or service from the Credit Union, we retain personal information you provide in the context of using that product or service, including transaction information. After you sign up for our online services, (if applicable), our data system records certain online information, including the transactions you conduct online. This data enables us to process and confirm your transactions. When you send us e-mail, we will retain the content of the e-mail, your e-mail address, and our response to handle any follow up questions you may have. We also use it to measure how effectively we address your concerns. The credit union will take every measure to protect your personal information. CU Apps will maintain strong security controls to ensure that member information in our files and computers is protected. Where appropriate, we will use security-coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions and protect member confidentiality

USE AND SHARING OF PERSONAL INFORMATION

CU Apps will use personal information that is appropriate in the normal course of business to provide the products and services you requested. We will also use this information to provide positive identification of you when you contact us. We will not disclose information to third parties, excluding credit union affiliates, concerning your account with us, except: (a) when such disclosure is necessary to complete the transaction; (b) to verify the existence and condition of your account for a third party (such as a credit bureau) as is permitted by law; (c) to comply with any court order or applicable laws or regulations; or (d) when you give us your written permission or (e) to protect secured assets or the assets of the credit union. The Credit Union does not and will not sell any personal information to third parties for independent use. In keeping with its mission, the credit union only shares information with the goal of bringing you greater convenience and more choices. Our credit union will partner only with businesses that follow strict confidentiality requirements. The businesses we select will offer products designed to enhance our member's economic well-being. Under no circumstances will we authorize these firms to charge your account without your express consent, and we will not sell member information to telemarketing firms.



PROTECTING YOUR CHILDREN'S INFORMATION PRIVACY

The online financial services offered through the credit union's web site are not designed for or directed toward children under the age of 13. We do not knowingly solicit or collect data from children, and we do not knowingly market to children online without express parental consent or notification. If we receive information from any child, we will only use the information to respond directly to a child's request. We recognize that protecting children's identities and online privacy is important and that responsibility rests with us as well as with the parents. If you believe your child has provided personally identifiable information to us, please contact us so we can allow you the opportunity to review and delete such information. Please call our office at (503) 215-6090.

HOW MEMBERS CAN HELP US MANAGE INFORMATION

Keeping member account information up to date and accurate is very important to us. If a member ever discovers that account information is incomplete, inaccurate, or not current, we strongly urge them to contact us so that we can remedy the situation.

CU Apps is committed to protecting the privacy of each individual member. Employees with access to personal information are required by the credit union's bylaws to maintain the confidentiality of that information.

HOW MEMBERS CAN PROTECT THEIR OWN PRIVACY

CU Apps advises its members to never share their online password or ATM/Visa debit PIN with anyone. Members should also change their password regularly and remember to sign off our Web site and their computer. Remember that with HTML programming, information may continue to reside on the computer you are using even after you sign off. In a shared environment, remember to delete these files.

EXTERNAL LINKS

The web site contains links to other sites. CU Apps is not responsible for the privacy practices or the content of such web sites.

COOKIES

Some parts of the credit union's web site may use a "cookie" which is a file placed on your computer hard drive that allows the web site server to log the pages you use in the site and to determine if you have visited the site before. The cookie captures no personal identification information. The server uses this information to provide certain features during your visit to the web site. You can set your browser to warn you when placement of a cookie is requested and decide whether to accept it. By rejecting a cookie, some of the features available on the site may not function properly.



FACTS

WHAT DOES CU APPS 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 CU Apps Privacy Policy.

At CU Apps, we respect the privacy of our members. We recognize the importance of maintaining the confidentiality of your personal financial information. This notice describes the privacy policy and practices followed by CU Apps. This notice explains what types of member information we collect and under what circumstances we may share it.

What? The types of personal information we collect, and share depend on the accounts or services you have with us. This information can include:

- Name, address, Social Security Number, and income
- Account balances and transaction history
- Credit history and credit scores

When you are *no longer* our member, we will not share your information except as permitted or required by law as described in this notice.

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 CU Apps chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CU Apps 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 non-affiliates to market to you	No	We don’t share

Questions? (503) 215-6090, visit www.cu-apps.com or write us at CU Apps 6400 SE Lake Road, Suite 125, Milwaukie, OR 97222.



What we do	
How does CU Apps 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. We also restrict access to nonpublic personal information about you to those employees and volunteers who need to know the information to provide products or services to you.</p>
How does CU Apps 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 ■ apply for any credit union service ■ you visit our website, provide us information on any online application or transaction, or information you send to us by email. ■ use your credit or debit card or pay your bills ■ make deposits to or withdrawals from your accounts <p>We also collect your personal information from others, including credit bureaus or other companies.</p>
Why can't I limit all sharing?	<p>Federal law only gives you the right to limit information sharing as follows:</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>However, we do not have any affiliates with whom we share any information.</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>CU Apps has no affiliates.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>CU Apps does not share with non-affiliates so they can market to you except for our joint marketing arrangements.</i>
Joint marketing	<p>A formal agreement between CU Apps and a nonaffiliated financial company where we jointly market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include financial service providers.</i>