



FACTS	WHAT DOES OCEANAIR FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
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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 types of personal information we collect, and share depend on the product or service you have with us. This information can include: • Social Security Number and Income • Account Balances, payment history, and loan balances • Credit history, credit scores, and employment information When you are <i>no longer</i> our member, we continue to share your information 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 OceanAir Federal Credit Union chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does OceanAir 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	Yes	No
For our affiliates' everyday business purposes – Information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	No
For non-affiliates to market to you	No	We don't share

To limit our sharing	For California members, California law gives you the right to opt out of certain sharing. Please see the notice entitled, "Important Privacy Choices for Consumers." If you wish to limit our sharing, please complete the California Notice to restrict us from sharing your personal and financial information with our affiliates and outside companies that we do business with. Please note: If you are a new member, we can begin sharing your information 45 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing. However, you can contact us at any time to limit our sharing.
Questions?	Call 805.988.2151 or go to www.oceanair.org/privacy-policy/

Who we are	
Who is providing this notice?	OceanAir Federal Credit Union

What we do	
How does OceanAir Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also have strict policies, vendor requirements, and staff training all designed to protect your personal information and privacy. See below for more information about security.
How does OceanAir Federal Credit Union collect my personal information?	We collect your personal information when you: • Open an account or apply for a loan • Use your credit or debit card • Perform transactions or pay your bills In addition to collecting information from you, we also collect your personal information from others, such as credit bureaus.
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 non-affiliates to market to you • State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under California law.
What happens when I limit sharing for an account I hold jointly with someone else?	A request by one party will apply to all parties on the account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. OceanAir Services Organization, Inc. & Insurance Agency is an affiliate of OceanAir Federal Credit Union with whom we share member information.
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. OceanAir Federal Credit Union does not share your personal information with non-affiliates, except with your written consent or as authorized by law to carry out transactions you ask or authorize us to perform for you.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products and services to you. OceanAir Federal Credit Union is responsible for all mailings to members.
Other important information	
	Notice to California Residents: We will provide a separate short form notice describing the rights of California residents to opt-out of the sharing of your non-public personal information in accordance with the California Financial Information Privacy Act. We have also provided a separate Consumer Privacy Notice notifying you of your rights under the California Online Privacy Protection Act and the California Consumer Privacy Act of 2018 on our website www.oceanair.org/privacy-policy/.
Personal Information	When you visit oceanair.org, we automatically receive and store certain types of information, such as the content you view, the date and time that you view this content, the products you purchase, or your location information associated with your IP address. We use the information we collect to serve you more relevant advertisements (referred to as "Retargeting"). This is statistical information used to monitor the usage of our website and for advertising purposes. This information does not include personal information.

Cookies	As you browse oceanair.org, advertising cookies will be placed on your computer to help us predict your interests. Our display advertising partner enables us to present you with retargeting advertising on other sites based on your previous interaction with cbcfcu.org. The techniques our partners employ do not collect personal information such as your name, email address, postal address or telephone number.
Security	For your protection, our website is supported by a secure server to ensure your personal information, including account information, is tightly safeguarded in accordance with industry standards. For your security, emails sent from the OceanAir Federal Credit Union website to OceanAir Federal Credit Union are encrypted. Additionally, we will only use your email address to respond to your email or to provide information related to OceanAir Federal Credit Union. OceanAir Federal Credit Union is not responsible for the privacy practices of any linked websites.