



## Privacy Notice

FACTS	WHAT DOES ONE NEVADA 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>	The types of personal information we collect and share depend on the product or service you have with us. This information can include your Social Security number, account balances and payment history, credit history, and credit scores. When you are no longer our member, we may continue to share your information as described in this notice.
<b>How?</b>	All financial companies need to share personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' or members' personal information; the reasons One Nevada Credit Union chooses to share; and whether you can limit this sharing.

Reasons We Share Your Information	Does One Nevada Credit Union 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>	Yes	Yes
<b>For our affiliates' everyday business purposes</b> Information about your transactions and experiences.	Yes	No
<b>For our affiliates' everyday business purposes</b> Information about your credit worthiness.	Yes	Yes
<b>For our affiliates to market to you.</b>	Yes	Yes
<b>For non-affiliates to market to you.</b>	No	We do not share or sell your information to non-affiliates.
<b>To Limit our Sharing</b>	Online: Visit <a href="http://onenevada.org">onenevada.org</a> , choose 'Opt-Out', and complete and submit the secure form. Call: 800-388-3000  <i>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 a member, we continue to share your information as described in this notice.</i>	
<b>Questions?</b>	Call us toll free at 800-388-3000 or visit <a href="http://onenevada.org">onenevada.org</a>	



Sharing Practices	
<b>Who is providing this notice?</b>	One Nevada Credit Union and affiliated companies identified with the One Nevada Credit Union name and logo, including One Nevada Insurance Services and One Nevada Investment Services/CUSO Financial Services, LP.
<b>How does One Nevada Credit Union protect my personal information?</b>	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 train One Nevada employees, management, and volunteers to keep member information confidential.
<b>How does One Nevada Credit Union collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Open an account or deposit money.</li> <li>• Pay your bills or apply for a loan.</li> <li>• Use your credit or debit card.</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices apply to everyone on your account.

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. Our affiliates include One Nevada Insurance Services, One Nevada Investment Services, and CUSO Financial Services, L.P.
<b>Non-Affiliates</b>	Companies not related by common ownership or control. They can be financial or non-financial companies. We do not share with non-affiliates so they can market to you.
<b>Joint Marketing</b>	A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners include investment, insurance, and other financial services companies.

