

FACTS	WHAT DOES ONE NEVADA 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 • Account balances and payment history • Credit history and credit scores <p>When you are no longer our member, we may continue to share your information as described in this notice.</p>
How?	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' and members' personal information; the reasons One Nevada Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does One Nevada 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.	Yes	Yes (view choices on next page)
For our affiliates' everyday business purposes – information about your credit worthiness.	Yes	Yes (view choices on next page)
For our affiliates to market to you.	Yes	Yes (view choices on next page)
For non-affiliates to market to you.	No	n/a

To limit our sharing	Call: 800-388-3000 Mail: One Nevada Credit Union, Privacy Department, 2645 South Mojave Road, Las Vegas, NV 89121
Questions?	Call us toll free at 800-388-3000 or go to onenevada.org

Sharing Practices	
How does One Nevada 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.
How does One Nevada 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 deposit money • Pay your bills or apply for a loan • Use your credit or debit card <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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies. Our affiliates include:</p> <ul style="list-style-type: none"> • One Nevada Insurance Services • CUSO Financial Services, L.P.
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial or non-financial companies.</p> <ul style="list-style-type: none"> • We do not share with non-affiliates so they can market to you.
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include investment, insurance, and other financial services companies.

This notice is sent on behalf of 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.