



# Truth in Savings Disclosure Booklet Fee Schedule and Privacy Notice

Welcome to One Nevada Credit Union. We hope you enjoy the benefits of credit union membership and take advantage of our many affordable services.



Please read this document carefully. If you have any questions, or if you wish to apply for additional products, please contact us at one of the telephone numbers listed, or visit one of our branch offices.

### One Nevada Credit Union

2645 South Mojave Road  
Las Vegas, NV 89121

OneNevada.org

### LAS VEGAS

(702) 457-1000

### BANK BY PHONE

(877) 511-5465

### RENO/SPARKS

(775) 827-3880

### TOLL FREE

(800) 388-3000

## TRUTH IN SAVINGS DISCLOSURE SHARE SAVINGS ACCOUNT INCLUDING MYSAVINGS

**Rate information:** The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

**Compounding and crediting:** Dividends, if declared, will be compounded every month. Dividends, if declared, will be credited to your account every month.

**Dividend period:** For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is January 31.

**Minimum balance requirements:** The minimum balance required to open this account is \$20. You must maintain a minimum daily balance of \$1 in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method:** Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits:** Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

**Transaction limitations:** You may not make more than six (6) withdrawals or transfers from this account by means of a pre-authorized or automatic transfer, SilverLink Online, or telephone order or instruction, during any statement period. If you exceed this transfer limitation in any statement period, your account may be subject to closure by the Credit Union.

**Par value of a share:** The par value of a share in this account is \$100.

**Fees and charges:** Please refer to our fee schedule, located on the last page of this disclosure booklet.

### ONE CHECKING (Effective March 1, 2012)

**Rate information:** No dividends are paid on this account.

**Minimum balance requirements:** The minimum required to open this account is \$20.00. Please see the bylaw requirement in the Common Features section for additional information.

You must maintain a minimum daily average checking balance of \$2,000 or more OR complete 15 signature-based debit card transactions each month. If during the month, you fail to meet either of these two requirements, your account will be subject to a monthly maintenance fee of \$5.00.

**Transaction limitations:** No transaction limitations apply to this account unless otherwise stated in the Common Features section.

**Fees and charges:** Please refer to our fee schedule, located on the last page of this disclosure booklet.

### ONE CHECKING REWARDS (Effective March 1, 2012)

**Rate information:** No dividends are paid on this account.

**Minimum balance requirements:** The minimum required to open this account is \$20.00. Please see the bylaw requirement in the Common Features section for additional information.

**Transaction limitations:** No transaction limitations apply to this account unless otherwise stated in the Common Features section.

**Cash Back Rewards:** Earn 0.5% cash back rewards on signature-based debit card transactions on your account each month. PIN-based debit card

transactions do not qualify for cash back rewards. There is no limit on how much you can earn. You can claim your cash back rewards each month by logging into your account through online banking. The account is subject to a monthly maintenance fee of \$5.00.

**Fees and charges:** Please refer to our fee schedule, located on the last page of this disclosure booklet.

---

## REGULAR CHECKING, MYCHECKING, NEW START CHECKING, ESSENTIAL CHECKING

(Effective March 1, 2012 - No new Regular account(s))  
(Effective April 1, 2017 - No new New Start account(s))

**Rate information:** The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

**Minimum balance requirements:** The minimum required to open this account is \$20. Please see the bylaw requirements in the Common Features section for additional information. Essential checking members must verify household income annually.

You must maintain a minimum aggregate daily savings and loan balance of \$1,000 to avoid a non-participation fee. If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to a non-participation fee once during the statement cycle unless the account receives E-statements. Essential checking, Free checking, New start checking, MyChecking, Regular checking and Green checking are exempt from this fee (see fee schedule). Regular checking and non complying Green checking are subject to the monthly maintenance fee.

**Transaction Limitations:** No transaction limitations apply to this account unless otherwise stated in the Common Features section.

**Fees and charges:** Please refer to our fee schedule, located on the last page of this disclosure booklet.

---

## FREE CHECKING ACCOUNT

(Effective June 1, 2009 - No new Free Checking accounts)

**Account requirements:** To be eligible for a Free Checking Account you must be eligible for and maintain E-statements and a Visa® Check Card. If at any time you do not maintain all Free Checking requirements, the Credit Union may immediately convert your account to a One Checking Account (with rates, annual percentage yields and fees as applicable to a One Checking Account).

**Rate information:** The share dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

**Minimum balance requirements:** The minimum required to open this account is \$20. Please see the bylaw requirements in the Common Features section for additional information. There is no minimum daily balance required in this account to avoid a non-participation fee.

**Transaction limitations:** No transaction limitations apply to this account unless otherwise stated in the Common Features section.

**Fees and charges:** Please refer to our separate fee schedule, located on the last page of this disclosure booklet. The following fees are “waived” for free checking:

- Non-participation
- Online Bill Pay
- Online Banking
- Excessive ATM Transactions (on “One Nevada” machines)
- Excessive Checks Cleared or Paid
- Excessive Non-Automated Transactions
- Paper Statement

## GREEN CHECKING

(Effective March 1, 2012 - No new Green Checking accounts)

**Account requirements:** To be eligible for a Green Checking Account, you must maintain E-statements and Online Banking. You must also complete 12 or more POS or signature based debit card transactions per month. If at any time you do not maintain these requirements, your account will be subject to a monthly maintenance fee.

**Rate information:** The share dividend rate and annual percentage yield may change at any time as determined by the credit union board of directors.

**Minimum balance requirements:** The minimum required to open this account is \$20.00. Please see the bylaw requirement in the Common Features section for additional information.

**Transaction limitations:** No transaction limitations apply to this account unless otherwise stated in the Common Features section.

**Fees and charges:** Please refer to our separate fee schedule, located on the last page of this disclosure booklet.

---

## PLATINUM CHECKING

(Effective March 1, 2012 – No new Platinum Checking Accounts)

**Rate information:** The share dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

**Compounding and crediting:** Dividends will be compounded every month. Dividends, if declared, will be credited to your account every month.

**Dividend period:** For this account type, the dividend period is monthly. For example, the beginning date of the first dividend period is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above is January 31.

**Minimum balance requirements:** The minimum required to open this account is \$20.00. Please see the bylaw requirements in the Common Features section for additional information. You must maintain a minimum aggregate daily savings and loan balance of \$1,000 to avoid a non-participation fee. If, during any month, your account balance falls below the required minimum daily balance, your account will be subject to a nonparticipation fee once during the statement cycle. You must maintain a minimum balance of \$10,000 or more in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method:** Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits:** Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

**Transactions Limitations:** No transaction limitations apply to this account unless otherwise stated in the common features section.

**Fees and charge:** Please refer to our fee schedule, located at the end of this disclosure booklet.

---

## I.R.A. MONEY MAKER

**Rate information:** The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

**Compounding and crediting:** Dividends will be compounded every month. Dividends, if declared, will be credited to your account every month.

**Dividend period:** For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period, and for the example above is January 31.

**Minimum balance requirements:** The minimum balance required to open this account is \$100. You must maintain a minimum daily balance of \$100 in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method:** Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits:** Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

**Transaction limitations:** You may not make any withdrawals or transfers to another credit union account of yours or to a third party by means of a pre-authorized or automatic transfer, telephonic order or instruction or similar order to a third party.

**Fees and charges:** Please refer to our fee schedule, located on the last page of this disclosure booklet.

---

## MONEY MAKER ACCOUNT

**Rate information:** The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

**Compounding and crediting:** Dividends will be compounded every month. Dividends, if declared, will be credited to your account every month.

**Dividend period:** For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above, is January 31.

**Minimum balance requirements:** The minimum balance required to open this account is \$5,000. You must maintain a minimum daily balance of \$5,000 in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method:** Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits:** Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

**Transaction limitations:** The minimum amount for withdrawal is \$500 per withdrawal. You may not make more than six (6) withdrawals or transfers from this account by means of a pre-authorized or automatic transfer, SilverLink Online or telephone order or instruction, during any statement period. No more than three (3) of the six (6) transfers may be made by check, draft, debit card (if applicable) or similar order to a third party. If you exceed these transfer limitations in any statement period, your account will be subject to closure by the Credit Union.

**Fees and charges:** Please refer to our separate fee schedule, located on the last page of this disclosure booklet.

---

## PREFERRED MONEY MARKET ACCOUNT

**Rate information:** The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors.

**Compounding and crediting:** Dividends will be compounded every month. Dividends, if declared, will be credited to your account every month.

**Dividend period:** For this account type, the dividend period is monthly, for example, the beginning date of the first dividend period of the calendar year is January 1 and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date is the last day of the dividend period and for the example above, is January 31.

**Daily balance computation method:** Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits:** Dividends will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

**Minimum requirements\*:** There is no minimum balance requirement to obtain the disclosed Annual Percentage Yield. \*To obtain access to this relationship account you must open and fund an investment account or insurance product, as offered through our broker dealer, CUSO Financial Services L.P. (CFS). The investment account can be opened either via the self-directed option online through eVISION or through a registered representative of CFS. Insurance policies can be obtained through a licensed agent.

To maintain access to this account you must have established an investment position (via equity shares and/or mutual funds or an annuity contract) of at least \$25,000 from the date that the Preferred Money Market Account is opened.

Deposits maintained in the Preferred Money Market Account are Federally insured by the NCUA/NCUSIF up to \$250,000. The Preferred Money Market Account is not available for IRA accounts held by ONCU.

Investments placed through CFS or any insurance company are not NCUA/NCUSIF insured or Credit Union guaranteed and may lose value.

**Fees and charges:** Please refer to our separate fee schedule, located on the last page of this disclosure booklet.

---

## SHARE CERTIFICATE

**Rate Information:** The dividend rate on your term share account is \_\_\_\_\_% with an annual percentage yield of \_\_\_\_\_%. You will be paid this rate until first maturity.

**Compounding frequency:** Unless otherwise paid, dividends will be calculated every day.

**Crediting frequency:** Dividends, if declared, will be credited to your account every month. Alternatively, you may choose to have dividends credited to another account.

**Dividend period:** For this account type, the dividend period is monthly.

**Effect of closing an account:** If you close your account before dividends are paid, you will not receive the accrued dividends.

**Minimum Balance Requirements:** The minimum balance required to open this account is  \$250  \$500  \$1,000  \$2,500. You must maintain a minimum daily balance of  \$250  \$500  \$1,000  \$2,500 in your account each day to obtain the disclosed annual percentage yield.

**Daily balance computation method:** Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

**Accrual of dividends on noncash deposits:** Dividends will begin to accrue on the business day you place noncash items (for example, checks) into your account.

### Transaction limitations:

- After the account is opened, you may not make additions into the account until the maturity date stated on the account.
- You may make unlimited additions into your account.
- There are no limitations on the frequency or timing of additions, except that no additions can be made in the last seven days before maturity.
- You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.
- You cannot withdraw dividends from your account before maturity.
- You can only withdraw dividends credited in the term before maturity of that term without penalty.
- You can withdraw dividends anytime during the term of crediting after they are credited to your account. This dividend withdrawal limitation does not apply if you have made arrangements to have dividends credited to another account in lieu of having them credited to this account.

**Time requirements:** Your account will mature \_\_\_\_\_

**Early withdrawal penalties:** (a penalty may be imposed for withdrawals before maturity).

- If your account has an original maturity of one year or less: The penalty we may impose will equal 90 days dividends on the amount withdrawn subject to penalty or dividends since date of issuance whichever is less.
- If your account has an original maturity of more than one year: The penalty we may impose will equal 180 days dividends on the amount withdrawn subject to penalty or dividends since date of issuance whichever is less.

There are certain circumstances, such as the death or incompetence of an owner, where we may waive or reduce this penalty. See your plan disclosure if this account is part of an IRA or other tax-qualified plan.

**Withdrawal of dividends prior to maturity:** The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.

**Automatically renewable account:** This account will automatically renew at maturity. You may prevent renewal if we receive written notice from you before maturity of your intention not to renew. We can prevent renewal if we mail notice to you at least 30 calendar days before maturity. If either you or we prevent renewal, your deposit will be placed in a share savings account.

Each renewal term will be the same as the original term, beginning on the maturity date. The dividend rate will be the same we offer on new term share accounts on the maturity dates which have the same term, minimum balance (if any) and other features as the original term share account.

There is no grace period following the maturity of this account during which you may withdraw the funds without being charged an early withdraw penalty.

---

## COMMON FEATURES

**Bylaw requirement:** You must complete payment of one share in your Share Savings account as a condition of admission to membership.

**Transaction limitation:** We reserve the right to, at any time, require not less than 60 days notice in writing before each withdrawal from an interest-bearing account other than a time deposit or from any other savings account as defined by Regulation D.

**Nature of dividends:** Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. (This disclosure further explains the dividend feature of your non-term share account(s).)

**National Credit Union Share Insurance Fund:** Member accounts in this Credit Union are federally insured by the National Credit Union Share Insurance Fund. Please refer to our separate fee schedule for additional information about charges.

---

## YOUR ACCOUNT

**These are the accounts you have opened or inquired about. Further details about these accounts are inside this brochure. If the figures are not filled in, please see the insert that is with this disclosure or your periodic statement.**

### SHARE SAVINGS ACCOUNT

#### Prospective dividend rate:

The prospective dividend rate on your account is \_\_\_\_\_% with a prospective annual percentage yield of \_\_\_\_\_% for the current dividend period.

### SHARE CHECKING ACCOUNT

#### Prospective dividend rate if your daily balance is more than \$9,999.99:

The prospective dividend rate on your account is \_\_\_\_\_% with a prospective annual percentage of \_\_\_\_\_% for the current dividend period.

### I.R.A. MONEY MAKER

#### Prospective dividend rate:

Prospective dividend rates are based on balance and account activity.

If your daily balance is \$25,000 or more, a prospective dividend rate of \_\_\_\_\_% will be paid on the entire balance in your account, with a prospective annual percentage yield of \_\_\_\_\_% for this period.

If your daily balance is more than \$0 and less than \$25,000, a prospective dividend rate of \_\_\_\_\_% will be paid on the entire balance in your account, with a prospective annual percentage yield of \_\_\_\_\_% for this dividend period.

### MONEY MAKER ACCOUNT

#### Prospective dividend rate:

Prospective dividend rates are based on balance and account activity.

If your daily balance is \_\_\_\_\_ or more, a prospective dividend rate of \_\_\_\_\_% will be paid on the entire balance in your account, with a prospective annual percentage yield of \_\_\_\_\_% for this dividend period.

If your daily balance is more than \$4,999.99, but less than \$25,000, a prospective dividend rate of \_\_\_\_\_% will be paid on the entire balance in your account, with a prospective annual percentage yield of \_\_\_\_\_% for this dividend period.

If your daily balance is more than \$0, but less than \$5,000, a prospective dividend rate of \_\_\_\_\_% will be paid on the entire balance in your account, with a prospective annual percentage yield of \_\_\_\_\_% for this dividend period.

\_\_\_\_\_ CERTIFICATE (See Pages 8 - 9 for additional information.)

---

## HOW TO AVOID COMMON SERVICE FEES

One Nevada provides you with a variety of ways to avoid different fees associated with your account and transaction patterns.

### **One Checking Account**

- Avoid the monthly maintenance fee by keeping a daily average balance of \$2,000 or more in your checking account or by completing 15 or more signature-based debit card transactions each month.

### **Essential Checking Account**

- Most fees waived when household annual income is less than \$35,000 per year. Must validate income annually. Please call for details.

### **ATM Fees**

- Use ONCU-owned or Allpoint machines to avoid a foreign ATM usage fee.
- Use the fast cash option or withdraw larger amounts of cash when using an ONCU ATM. This may help avoid repeat trips to the ATM.
- Use your ONCU Visa® Check Card for cash back at participating merchants.

### **Live Agent Inquiries / Phone Transactions**

- Use Silverlink Online Banking or automated phone teller to access your account history, transfer funds, balance your checkbook, etc.
- Download and use our iPhone®, iPad® or Android™ app to manage your accounts.
- Set up automatic transfers to other accounts if transferring funds on a regular basis.

### **Non-Sufficient Funds**

- Avoid this fee by writing checks or performing transactions only when funds are immediately available in your checking account.
- Apply and qualify for a line of credit loan to be used for overdraft protection.
- Tie your savings account to your checking account.

**Free Financial counseling is always available through BALANCE<sup>SM</sup>. For assistance, please call (888) 456-2227**

# SERVICE FEE SCHEDULE

EFFECTIVE NOVEMBER 22, 2017

DESCRIPTION	FEE
Account Closure (if closed within 90 days of opening)	\$ 25.00
ATM Foreign Transaction (at machines not owned by One Nevada) (additional fees may be charged by other institution)	\$ 3.00
** ATM-Excessive Transactions (per withdrawal or balance inquiry in excess of 8 per month at One Nevada machines only)	\$ 2.00
Business Account (per month)	\$ 25.00
Check Cashing by Non-Member (on us checks, cashiers checks, money orders)	\$ 10.00
Check Copy	\$ 10.00
Check Disbursement/Reissue	\$ 5.00
Check Disbursement to Non-Member	\$ 30.00
Checks – Image Checks and New Start checks	Prices vary
** Checks – Cleared or Paid (per check in excess of 20 per month) (waived for One Checking)	\$ .20
Courtesy Cash – Non-Sufficient Funds/Overdraft (or paid NSF) (per item) (includes check drafts, bill payer, electronic drafts, point of sale and ATM transactions) (excludes New Start)	\$ 35.00
Dormant (monthly after one year) (waived for minors)	\$ 5.00
Express Mail	\$ 25.00
Inaccurate Address (per month) (includes e-mail)	\$ 10.00
IRA (fees waived when transacting with ONCU Investment Group)	
* • IRA Plan Open	\$ 25.00
* • IRA Annual Maintenance (balances under \$1,000)	\$ 25.00
* • IRA Plan Closure	\$ 50.00
* • IRA Premature (early) Withdrawal	\$ 25.00
* • IRA Trustee to Trustee Transfer	\$ 50.00
Levy/Garnishment	\$100.00
Loan Default (1.5% of loan balance per month)	1.5%
Medallion Signature Guarantee	\$ 25.00
** Monthly Maintenance (waived for Essential and Minor Accounts) (only applies to Regular checking with daily average aggregate share balances less than \$2,000, non qualifying Green checking and non qualifying One Checking)	\$ 5.00
Negative Balance (daily starting on 8th day and ending on day 30)	\$ 2.50
New Start Checking Maintenance (per month)	\$ 19.50
New Start NSF or Paid NSF (overdraft) (per item) (includes check drafts, bill payer, electronic drafts, point of sale and ATM transactions)	\$ 35.00
** Non-Automated Transactions (in excess of three visits per month)	\$ 15.00
Non-Participation (per month) (only applies to Regular Savings when combined share and loan balances are less than \$1,000.00 unless account receives E-statement).	
One Checking Rewards (per month)	\$ 5.00
Overdraft Transfer (savings to checking)	\$ 10.00
Over Limit (includes line of credit)	\$ 35.00
Paper Statement (per month/quarter) (Free Checking waived) (Over 65 waived) (Minors waived)	\$ 2.50
Payoff Request (1st and 2nd mortgage)	\$ 30.00
* Phone Transactions/Inquiries (SilverLink Free)	\$ 5.00
Plastic Card Replacement (1st replacement free)	\$ 5.00
Research/Maintenance (per hour, one hour minimum)	\$ 30.00
Returned Checks (on deposited items) (per Item)	\$ 35.00
Statement Copy (per account/per month)	\$ 5.00
Stop Payment (through online banking)	\$ 30.00
Stop Payment	\$ 35.00

# SERVICE FEE SCHEDULE (continued)

DESCRIPTION	FEE
Visa® Currency Conversion (based on transaction amount)	2%
Wire (incoming) (within U.S.)	\$ 10.00
Wire (outgoing) (within U.S.)	\$ 25.00

Other fees imposed for special requests or services will be fully explained and/or disclosed at the time of request. Fees subject to change.

\* Waived when the daily average aggregate share and/or loan balance exceeds \$50,000.

\*\* Waived for Free Checking or high balance members.



Federally insured by NCUA.  
Equal Housing Lender.

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"> <li>• Social Security number</li> <li>• Account balance and payment history</li> <li>• Credit history and credit scores</li> </ul> <p>When you are no longer our member, we continue to share your information as described in the 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 <i>(view choices on next page)</i>
For our affiliates' everyday business purposes — information about your creditworthiness.	Yes	Yes <i>(view choices on next page)</i>
For our affiliates to market to you.	Yes	Yes <i>(view choices on next page)</i>
For non-affiliates to market to you.	Yes	Yes <i>(view choices on next page)</i>

Contact Us	Call us toll free at (800) 388-3000 or go to <a href="http://OneNevada.org">OneNevada.org</a> .
------------	---

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"> <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>
Why can't I limit all sharing?	<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>
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 companies with a common ownership or control and include:</p> <ul style="list-style-type: none"> <li>• One Nevada Insurance Services, LLC</li> <li>• One Nevada Realty Services, LLC</li> <li>• CUSO Financial Services, L.P.</li> </ul>
Non-affiliates	Companies not related by common ownership or control. They can be financial or non-financial companies. One Nevada Credit Union does occasionally share with non-affiliates so they can market to you.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. One Nevada Credit Union does not jointly market.
If you want to limit our sharing	
Contact us	<p>By telephone: (800) 388-3000  By mail:  One Nevada Credit Union  Privacy Department  2645 South Mojave Road  Las Vegas, Nevada 89121</p>