

FACTS	WHAT DOES Okaloosa County Teachers Federal 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 and account balances ▪ Account Transactions and transaction history ▪ Payment History and credit history
How?	All financial companies need to share member’s 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 Okaloosa County Teachers Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does OCTFCU 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	No	We do not share
For our affiliates’ everyday business purposes- information about your transactions and experiences	No	We do not share
For our affiliates’ everyday business purposes- information about your creditworthiness.	No	We do not share
For nonaffiliates to market to you	No	We do not share

Questions?	Call 850-682-2225 or go to www.OkaloosaFCU.org
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Who we are?	
Who is providing this notice?	Okaloosa County Teachers Federal Credit Union
What we do	
How does OCTFCU 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. OCTFCU securely disposes of all personal and confidential member information as well as does system testing.
How does OCTFCU collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ Open an account or apply for a loan ▪ Provide account information or give us your contact information ▪ Make a wire transfer We also collect your personal information from others, such as credit bureaus, affiliates, or other companies
Why can't I limit all sharing?	Federal Law gives you the right to limit only <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 nonaffiliates to market to you
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ Okaloosa County Teachers Federal Credit Union has no affiliates
Nonaffiliated	Companies not related by common ownership or control. They can be financial and nonfinancial companies <ul style="list-style-type: none"> ▪ Okaloosa County Teachers Federal Credit Union does not share with nonaffiliated so they can market to you
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ Okaloosa County Teachers Federal Credit Union has no affiliates.
Other important information	