



OLEAN TEACHERS' & POSTAL FEDERAL CREDIT UNION

1700 CONSTITUTION AVENUE
OLEAN, NY 14760

FACTS	WHAT DOES OLEAN TEACHERS' AND POSTAL 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?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> - Social Security Number - Income - Account Balances - Payment history - Transaction history - Account transactions When you are no longer a 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 Olean Teachers' and Postal Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does the Olean Teachers' and Postal Federal 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	No	We don't share
For our affiliates everyday business purposes- Information about your creditworthiness	No	We don't share
For non-affiliates to market to you	No	We don't share

QUESTIONS ?	Call 716-373-0155 or Toll Free 1-888-697-9933 or go to www.otpfcu.com
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What We Do	
How does Olean Teachers' and Postal Federal 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, secured files and buildings.
How does Olean Teachers' and Postal Federal 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 - Apply for a loan - Give us your employment history - Apply for financing - Scan your driver's License <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 credit worthiness • 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. See below for more on your rights under state law.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies</p> <ul style="list-style-type: none"> • <i>Olean Teachers' and Postal Federal Credit Union has no affiliates</i>
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies</p> <ul style="list-style-type: none"> • <i>Olean Teachers' and Postal Federal Credit Union has no affiliates</i>
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"> • <i>Olean Teachers' and Postal Federal Credit Union's joint marketing partners include insurance companies.</i>

Other Important Information
<p>For Alaska, Illinois, Maryland and North Dakota Members. We will not share personal information with non-affiliates either for them to market to you or for joint marketing - without your authorization.</p> <p>For California Members. We will not share personal information with non-affiliates either for them to market to you or for joint marketing – without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.</p> <p>For Massachusetts, Mississippi, and New Jersey Members. We will not share personal information from deposit or share relationships with non-affiliates either for them to market to you or for joint marketing – without your authorization.</p> <p>For Vermont Members. We will not share personal information with non-affiliates for them to market to you - without your authorization and we will not share personal information with affiliates or for joint marketing about your creditworthiness - without your authorization.</p>