PRIVACY POLICY

FACTS	What does Rogue Credit Union do with your personal information?

Why?	Rogue Credit Union like all financial service companies collects relevant information about members that is needed to establish and maintain your account and services. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to inform you as to how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do here at Rogue Credit Union with your information.
What?	In order to provide financial services to you such as servicing your account, processing transactions, check services, ATM access, and other payment and loan processing services we share certain information about you with our affiliates. However, we only share information to the extent necessary to service your account or offer relative services to you in hopes of providing a better banking experience. The types of personal information we collect and share depend on the accounts or services you have with us. This information can include: ■ Social Security number and income ■ Account balances and transaction history ■ Credit history and credit scores When you are *no longer* our member, we will not share your information except as permitted or required by law 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 members' personal information; the reasons Rogue Credit Union chooses to share; and whether you can limit this type of sharing.

Reasons we share your personal information	Does Rogue Credit Union share?	Can you limit this sharing?
For 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 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	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 800.856.7328 or write to us at: Rogue Credit Union, PO Box 4550, Medford, OR, 97501

Who we are	
Who is providing this notice?	Rogue Credit Union and Rogue Member Financial Services, LLC

What we do	
How does Rogue 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. We also restrict access to nonpublic personal information about you to those employees and volunteers who need this information to provide products or services to you.
How does Rogue Credit Union collect my personal information?	We collect your personal information, for example, when you ■ open an account or apply for a loan ■ apply for any credit union service ■ use your credit or debit card or pay your bills ■ make deposits to or withdrawals from your accounts We also collect your personal information from others, including credit bureaus or other companies.
Why can't I limit all sharing?	Federal law only gives you the right to limit information sharing as follows: ■ 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 State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ *Rogue Member Financial Services, LLC and CUSO Financial Services, LP, providers of financial services, including insurance products.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ *Rogue Credit Union does not share with nonaffiliates so they can market to you.*
Joint marketing	A formal agreement between *Rogue Credit Union and a* nonaffiliated financial company where we jointly market financial products or services to you. ■ *Our joint marketing partners include financial services and insurance companies.*