



PRIVACY NOTICE

This privacy notice discloses the privacy practices for OAS FCU, and it applies to information collected by OAS FCU during the course of your financial relationship with the credit union, using a variety of communication methods.

Information we collect from you

Personal information: When you apply for membership, loans, and other services from OAS FCU, we request information from you. To apply, you must provide contact information (such as name, address, date of birth and specific information that identifies you individually). To apply for loans and certain services, we will also ask you to provide financial information (like your income and some debts).

As of August 2018, OAS FCU does not store any data containing personal information that you provided on our website, unless you provided it for the purposes of opening an account, applying for a loan, requesting a product or service for which you consented to an agreement, or accessing your account online via our Online Banking system.

Information that isn't personal: OAS FCU may collect non-personal information, such as anonymous data usage on our site, clicks to open our emails, interaction behavior, or pages opened on our site.

How we use the information we collect from you

Personal information: We (OAS FCU) are the sole owners of the personal information we collect from you. We only have access to/collect information that you voluntarily give us via communication with you. We will not sell or rent this information to anyone. At times, we will use the email address you provided us to send you non-critical information such as information on new products and services, on competitions and giveaways, and other matters that may be of interest to you. We will always give you the option to stop receiving those emails; if you do select to stop, we may still contact you via email regarding critical aspects of our operations, important legal notices, alerts and, if other methods of communication with you prove unsuccessful, about issues with your account.

Additionally, we will use your information to respond to you whenever you contact us. We will not share your information with any third party outside of our organization, other than as necessary to fulfill your request, e.g. to process a loan via one of our loan servicing associations.

Non-personal information: Any use we make of this information will be intended to improve our service, products, and communication with you.

How we share the information we collect from you

Personal information: We will not sell or rent this information to anyone. The only instances in which OAS FCU might share your data are with our affiliate, the Credit Union mortgage Association (CUMA). CUMA administers OAS FCU real estate loan portfolio and helps process real estate loan applications. Any information share with CUMA will be shared exclusively for the processing or administration of your OAS FCU real estate loan(s), and remains the property of OAS FCU.

Non-personal information: We may share this information with a paid, affiliate or non-affiliate provider to help us analyze this data, so that we may improve our communications, products and service offerings. By using our website you understand and authorize OAS FCU to use this non-personal data now and in the future.

Surveys & Contests

From time-to-time OAS FCU requests information via surveys or contests. Participation in these surveys or contests is completely voluntary and you may choose whether or not to participate and therefore disclose this information. Information requested may include contact information (such as name, phone number and/or email address), and demographic information (such as country of residence, age level). Contact information will be used to notify the winners and award prizes, and to update your contact information with OAS FCU if needed. Survey information will be used for purposes of monitoring or improving our service.

OAS FCU's Privacy Disclosure

We provide a summarized disclosure on the type of data we collect from our members and site visitors, and what your rights are regarding our use of this data. You can access this disclosure [here](#).

How we protect your information

We take precautions to protect your information. When you submit sensitive information via the website, email, or in person, your information is protected both online and offline.

Whenever we collect sensitive information online (such as login information on this site), the information is encrypted and transmitted to us in a secure way. You can verify this by looking for a lock icon in the address bar and looking for "https" at the beginning of the address of the Web page.

While we use encryption to protect sensitive information transmitted online, we also protect your information offline. Only employees who need the information to perform a specific job (for example, ordering a debit card) are granted access to personally identifiable information. The computers/servers in which we store personally identifiable information are kept in a secure environment.

If you feel that we are not abiding by this privacy policy, you should contact us immediately via telephone at [202-458-3834](tel:202-458-3834) or via email to credit_union@oasfcu.org.

Personal data

You are entitled to review the data that OAS FCU collects and reviews about you, when it pertains to your activity on our site and our emails to you. You have the right to ask us to delete this information about your activity. To review this information, please email us at credit_union@oasfcu.org.

Note: This does not include any information that you provided to us in order to apply for membership, request a service or product, process a transaction, or apply for a loan.

Tracking your emails

When we send you an email, OAS FCU tracks how you interact with it: we track if you open it, when you did, and whether you accessed any links that we provided in the email. We use this information to improve our future mailings to you.

Links to other sites

Our website contains links to other sites. Please be aware that we are not responsible for the content or privacy practices of such other sites. We encourage our users to be aware when they leave our site and to read the privacy statements of any other site that collects personally identifiable information.

FACTS

WHAT DOES OAS FCU 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.
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What?	<p>The types of personal information we collect and share depends on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none">• Social Security number• Income• Account balances• Transaction history• Credit history• Assets
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How?	Sometimes, OAS FCU needs to share members' personal information to run their everyday business. In the section below, we list the reasons we can share your personal information; the reasons why OAS FCU shares; and whether you can limit this sharing.
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Reasons we might share your personal information	Does OAS FCU share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions and loan applications, 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	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness, transactions and experiences, when you apply for a product or service, and in order to process your request	No	We don't share
For our non-affiliates' everyday business purposes	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?	Call us at 202-458-3834 or email us at credit_union@oasfcu.org .
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Who We Are	
Who is providing this notice?	OAS Staff Federal Credit Union, of which the acronym is OAS FCU.
What We Do	
How does OAS FCU protect my personal information?	<p>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.</p> <p>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>
How does OAS FCU collect my personal information?	We collect your personal information, for example, when you open an account, apply for a loan, interact with our webpages, and receive emails from us. We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	<p>By law, you have the right to limit</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 • joint marketing with affiliates or non-affiliates

Definitions	
Affiliates	<p>Following is a list of our affiliates:</p> <p>The Credit Union Mortgage Association (CUMA). [HYPERLINK] https://www.cumortgage.net/</p>
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>OAS FCU does not share with non-affiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>OAS FCU may jointly market with financial companies to offer products and services to you without sharing information about you.</i>

Other Important Information	
<p>OAS FCU We will not sell or rent your information to anyone. The only instance in which OAS FCU might share your data is with our affiliate, the Credit Union mortgage Association (CUMA). CUMA administers OAS FCU real estate loan portfolio and helps process real estate loan applications. Any information share with CUMA will be shared exclusively for the processing or administration of your OAS FCU real estate loan(s), upon your request, and would remain the property of OAS FCU.</p>	