REV. 10-2017

Bowater Credit Union
Bowater Employees Credit Union
P.O. Box 359, Calhoun TN 37309

PRIVACY POLICY

FACTS WHAT DOES BOWATER EMPLOYEES 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:

- Social Security number
- Account balances and payment history
- Credit history and credit scores

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 Bowater Employees Credit Union chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES BOWATER EMPLOYEES 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	Yes
For our affiliates' everyday business purposes - information about your transactions and experiences	No	n/a
For our affiliates' everyday business purposes - information about your creditworthiness	No	n/a
For nonaffiliates to market to you	No	n/a
For non-affiliates' everyday business purposes - information about your transactions and experiences	Yes	Yes

TO LIMIT OUR SHARING

- Call 423-336-7268
- Visit us online: www.bowaterecu.org and use the Contact Us form.

Please note:
If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice.
However, you can contact us at any time to limit our sharing.

QUESTIONS?

- Call 423-336-7268 or go to www.bowaterecu.org

WHO WE ARE	
Who is providing this notice?	Bowater Employees Credit Union

WHO WE ARE	
How does Bowater Employees 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 Bowater Employees Credit Union collect my personal information?	We collect your personal information, for example, when you • Open and account or deposit money • Pay your bills or apply for a loan • Use your credit or debit card We also collect your personal information from others, such as credit bureaus or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only • 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. • Bowater Employees Credit Union has no affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • Bowater Employees Credit Union jointly markets with CUNA Mutual Group, a company that provides insurance to credit union members nationwide.

OTHER IMPORTANT INFORMATION

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